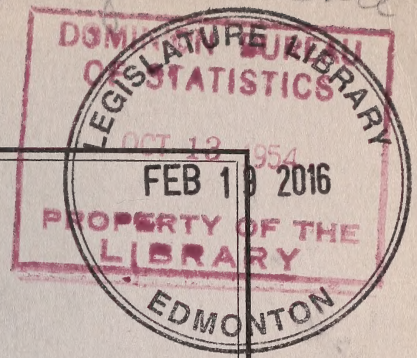


CA2 ALIN  
A55  
1953

ALBERTA LEGISLATURE LIBRARY



3 3398 00421 3467



# ANNUAL REPORT

OF THE

## *Superintendent of Insurance*

*Government of the Province  
of Alberta*

DEPARTMENT OF PROVINCIAL SECRETARY

**1954**

(Business of 1953)

Published by Direction of  
THE HONOURABLE C. E. GERHART  
*Provincial Secretary*



EDMONTON :

PRINTED BY A. SCHNITKA, QUEEN'S PRINTER FOR ALBERTA  
1954

PROVINCIAL LIBRARY  
VICTORIA, B. C.





LEGISLATIVE

# ANNUAL REPORT

OF THE

## *Superintendent of Insurance*

*Government of the Province  
of Alberta*

DEPARTMENT OF PROVINCIAL SECRETARY

1954

(Business of 1953)

Published by Direction of  
THE HONOURABLE C. E. GERHART  
*Provincial Secretary*





# CONTENTS

|   | Page |
|---|------|
| Report of the Superintendent of Insurance ..... | 3    |

## STATEMENTS OF PROVINCIAL COMPANIES

|   |               |   |
|---|---------------|---|
| Alberta Fire and Accident Insurance Company Limited ..... | Table 1 ..... | 5 |
| Alberta General Insurance Company .....                   | Table 2 ..... | 6 |
| Canada West Insurance Company .....                       | Table 3 ..... | 7 |
| Merchants and Traders Assurance Company .....             | Table 4 ..... | 8 |
| Western Union Insurance Company .....                     | Table 5 ..... | 9 |

## STATEMENTS OF EXTRA-PROVINCIAL COMPANIES

|   |                |    |
|---|----------------|----|
| British Pacific Insurance Company .....                 | Table 6 .....  | 11 |
| Citadel Insurance Company of Canada Limited .....       | Table 7 .....  | 13 |
| Empire Life Insurance Company .....                     | Table 8 .....  | 15 |
| Retail Lumbrermen's Mutual Fire Insurance Company ..... | Table 9 .....  | 16 |
| Western Surety Company Limited .....                    | Table 10 ..... | 17 |

## MISCELLANEOUS

|                                    |                |    |
|------------------------------------|----------------|----|
| Insurance Companies Licensed ..... | Table 11 ..... | 19 |
|------------------------------------|----------------|----|

## ABSTRACT OF RETURNS

|  |                |    |
|--|----------------|----|
| Life Insurance — Premium Income and Disbursements to<br>Policyholders .....                                | Table 12 ..... | 47 |
| Life Insurance — Exhibit of Policies .....   | Table 13 ..... | 50 |
| Fraternal Societies — Premium Income and Disbursements .....   | Table 14 ..... | 53 |
| Fraternal Societies — Exhibit of Mortuary Certificates .....   | Table 15 ..... | 54 |
| Fire and Automobile Insurance .....  | Table 16 ..... | 55 |
| Accident, Sickness, Liability and Guarantee Insurance .....  | Table 17 ..... | 62 |
| Theft, Plate Glass, Personal Property, Inland Transportation<br>and Maintenance Classes of Insurance ..... | Table 18 ..... | 67 |
| Hail Insurance .....   | Table 19 ..... | 73 |



GOVERNMENT OF THE PROVINCE OF ALBERTA  
DEPARTMENT OF THE PROVINCIAL SECRETARY  
OFFICE OF THE SUPERINTENDENT OF INSURANCE

---

To The Honourable C. E. Gerhart  
Provincial Secretary (of Alberta)  
Edmonton, Alberta

Sir:

Pursuant to Section 20, Chapter 201, 1942, The Alberta Insurance Act, I have the honour to submit the forty-first Annual Report of the Office of the Superintendent of Insurance for the year ending December 31st, 1953, giving abstracts of the annual statements of insurance companies licensed to do business in Alberta, detailed statements of Provincial and Extra-Provincial Companies, together with other data of administration, both with respect to The Alberta Insurance Act and The Real Estate Agents' Licensing Act.

During 1953 the following ten companies were licensed for the first time to write insurance in the Province of Alberta:

Adriatic Insurance Company  
American Credit Indemnity Company of New York  
Blackstone Mutual Insurance Company  
The Citadel Insurance Company of Canada Limited  
Employers Mutual Liability Insurance Company of Wisconsin  
The Mutual Life Insurance Company of New York  
The United Scottish Insurance Company Limited  
United States Fire Insurance Company  
The World Auxiliary Insurance Corporation Limited  
The World Marine & General Insurance Company Limited

During 1953 the following three companies ceased to do business in the Province:

The California Insurance Company  
North West Fire Insurance Company  
United States Guarantee Company (merged)

At December 31st, 1953, there were sixteen Provincial and Extra-Provincial companies licensed under the provisions of The Alberta Insurance Act, classified as follows:

|   |    |
|---|----|
| Life .....  | 1  |
| Fraternal .....   | 6  |
| Fire, alone or with classes other than Life .....           | 6  |
| Other classes, exclusive of Life, Fire and Automobile ..... | 3  |
|   | 16 |

At December 31st, 1953, there were 329 Dominion Registered Companies doing business under the Act classified as follows:

|  |     |
|--|-----|
| Life, alone or with Accident and/or Sickness .....                 | 41  |
| Life, with classes other than Accident and/or Sickness .....       | 4   |
| Fraternal .....  | 16  |
| Fire, alone or with classes other than Life .....                  | 201 |
| Automobile, alone or with classes other than Life and Fire .....   | 27  |
| Classes other than Life, Fire and Automobile .....                 | 14  |
| Restricted licenses, permitting contracts to run to maturity ..... | 4   |
| Reciprocal Exchanges .....   | 12  |
| Underwriters' Agencies .....                                       | 10  |
|  | 329 |

At December 31st, 1953, there were 143 Insurance Adjusters licensed as follows:

|                    |     |
|--------------------|-----|
| Edmonton .....     | 70  |
| Calgary .....      | 38  |
| Lethbridge .....   | 14  |
| Lloydminster ..... | 2   |
| Medicine Hat ..... | 3   |
| Red Deer .....     | 3   |
| Rycroft .....      | 2   |
| Opal .....         | 1   |
| Olds .....         | 1   |
| Lacombe .....      | 1   |
| Vermilion .....    | 1   |
| Smoky Lake .....   | 1   |
| Non-Resident ..... | 6   |
|                    | 143 |



## 1953 REPORT OF THE

There were 4,814 Certificates of Authority to write insurance issued to Agents during the licensing year February 15, 1953, to February 15, 1954. The following statement shows the locations of these Agents and the classes of business for which they were licensed:

|                       | Life  | Casualty | Fire & Other<br>Classes | Hail | Automobile<br>Only | Employees |
|-----------------------|-------|----------|-------------------------|------|--------------------|-----------|
| Edmonton .....        | 474   | 264      | 306                     | 16   | 16                 | 108       |
| Calgary .....         | 384   | 162      | 239                     | 16   | 9                  | 76        |
| Lethbridge .....      | 70    | 34       | 34                      | 26   | 7                  | 14        |
| Medicine Hat .....    | 38    | 9        | 19                      | 13   | 3                  | 10        |
| Drumheller .....      | 5     | 1        | 8                       | 4    | 2                  | 3         |
| Red Deer .....        | 26    | 9        | 16                      | 3    | 2                  | 5         |
| Wetaskiwin .....      | 11    | 2        | 12                      | 7    | 2                  | 3         |
| Towns and Villages .. | 384   | 93       | 1,073                   | 509  | 94                 | 31        |
| Non-Resident .....    | 33    | 23       | 98                      | 6    |                    | 2         |
|                       | 1,425 | 597      | 1,805                   | 600  | 135                | 252       |

The following table shows comparatively the premiums and losses within the Province for all classes of insurance except Life for the years 1951, 1952 and 1953:

|                       | Net Premiums Written |               |               | Net Losses Incurred |               |               |
|-----------------------|----------------------|---------------|---------------|---------------------|---------------|---------------|
|                       | 1951                 | 1952          | 1953          | 1951                | 1952          | 1953          |
| Fire                  | \$ 9,867,756.        | \$10,893,240. | \$11,155,538. | \$ 4,248,901.       | \$ 3,322,329. | \$ 4,399,193. |
| Automobile            | 9,546,859.           | 13,756,961.   | 16,803,278.   | 5,156,999.          | 7,223,511.    | 9,345,926.    |
| Accident and Sickness | 3,350,911.           | 4,424,094.    | 5,621,025.    | 2,297,293.          | 2,716,447.    | 3,718,816.    |
| Hail                  | 979,211.             | 1,254,387.    | 1,379,138.    | 634,139.            | 674,197.      | 1,527,477.    |
| Guarantee             | 395,968.             | 437,238.      | 492,864.      | 53,313.             | 31,214.       | 195,943.      |
| Liability             | 747,948.             | 1,004,911.    | 1,195,705.    | 184,339.            | 267,701.      | 794,131.      |
| Personal Property     | 827,713.             | 1,059,304.    | 1,351,743.    | 334,492.            | 391,077.      | 671,219.      |
| Plate Glass           | 117,339.             | 110,606.      | 117,105.      | 50,290.             | 66,794.       | 61,643.       |
| Theft                 | 117,661.             | 146,829.      | 151,952.      | 35,018.             | 65,901.       | 69,290.       |
| Miscellaneous         | 920,661.             | 1,087,728.    | 1,482,865.    | 410,001.            | 553,903.      | 833,157.      |
|                       | \$26,872,027.        | \$34,175,298. | \$39,751,213. | \$13,404,785.       | \$15,313,074. | \$21,616,795. |

The following is a comparison of Life insurance Premiums collected, Disbursements to policyholders, Insurance written and Insurance at risk as at December 31st, of the years 1951, 1952 and 1953:

| Premiums   |                | Insurance Written (new issued) |                 |
|------------|----------------|--------------------------------|-----------------|
| 1951 ..... | \$ 24,001,047. | 1951 .....                     | \$ 133,913,485. |
| 1952 ..... | 26,178,606.    | 1952 .....                     | 260,659,182.    |
| 1953 ..... | 29,968,889.    | 1953 .....                     | 301,814,318.    |

| Disbursements |               | Insurance at Risk |                 |
|---------------|---------------|-------------------|-----------------|
| 1951 .....    | \$ 6,380,040. | 1951 .....        | \$ 911,424,351. |
| 1952 .....    | 11,578,579.   | 1952 .....        | 1,067,468,780.  |
| 1953 .....    | 12,734,138.   | 1953 .....        | 1,246,247,611.  |

Note: Insurance Written 1952 and 1953 includes new issued and all other additions.

During the licensing year July 1, 1953, to June 30, 1954, there were 1,816 licenses issued under The Real Estate Agents' Licensing Act as follows:

|                          | Agents | Salesmen |
|--------------------------|--------|----------|
| Edmonton .....           | 169    | 594      |
| Calgary .....            | 137    | 442      |
| Lethbridge .....         | 24     | 70       |
| Medicine Hat .....       | 8      | 26       |
| Drumheller .....         | 4      | 1        |
| Red Deer .....           | 9      | 9        |
| Wetaskiwin .....         | 5      | 3        |
| Towns and Villages ..... | 221    | 94       |
|                          | 577    | 1,239    |

J. A. MACPHEE  
Superintendent of Insurance



TABLE  
1THE ALBERTA FIRE AND ACCIDENT INSURANCE  
COMPANY LIMITED

HEAD OFFICE - CALGARY, ALBERTA

Incorporated, 1907  
Commenced Business in Alberta, 1911  
Licensed in the Province of Alberta only

## Officers

|   |                  |
|---|------------------|
| James D. D. Spence, President and General Manager ..... | Calgary, Alberta |
| Allan Spence, Vice-President .....                      | Calgary, Alberta |
| M. E. Harkley, Secretary .....                          | Calgary, Alberta |
| Irene Sandercock, Treasurer .....                       | Calgary, Alberta |

## Directors

|   |
|---|
| James D. D. Spence, Irene Sandercock, P. Sutherland, C. H. Marshall, Allan J. Spence, Wesley Clement, W. P. Spence, M. E. Harkley, F. F. Spence |
|---|

## Auditors

|   |                  |
|---|------------------|
| Clarkson, Gordon & Co., Chartered Accountants ..... | Calgary, Alberta |
|---|------------------|

|  |             |
|--|-------------|
| Deposit with the Government of the Province of Alberta ..... | \$15,000.00 |
|--|-------------|

## Capital Stock

|   |                |
|---|----------------|
| Amount of Capital Stock authorized .....              | \$1,000,000.00 |
| Number of Shares: 5,000 Ordinary, Par Value, \$100.00 |                |
| 5,000 Preferred, Par Value, \$100.00                  |                |

|                                    |                |              |
|------------------------------------|----------------|--------------|
|                                    | Amount         | Amount       |
|                                    | subscribed for | paid in cash |
| Capital Stock at beginning of year | \$237,100.00   | \$31,212.50  |
| Capital Stock at end of year       | \$237,100.00   | \$31,212.50  |

## BALANCE SHEET (DECEMBER 31, 1953)

## ASSETS

|   |             |             |
|---|-------------|-------------|
| Amortized book value of bonds, debentures and debenture stocks: |             |             |
| Not in default .....  | \$31,088.74 |             |
| In default .....  | 2,355.00    | \$33,443.74 |
| Cash on hand and in banks .....                                 |             | 802.82      |
| Interest .....  |             | 331.57      |
| All other assets .....  |             | 220.00      |
| Gross Assets .....  |             | \$34,798.13 |
| Deduct assets not admitted .....                                |             | 5,467.49    |
| Total Admitted Assets .....                                     |             | \$29,330.64 |

## LIABILITIES

|   |             |
|---|-------------|
| Total provision for unpaid claims .....   | \$ 55.00    |
| Total net reserve (carried out at 80%) .....                                      | 1,021.30    |
| Expenses due and accrued .....  | 225.00      |
| Taxes due and accrued .....   | 61.76       |
| All other liabilities .....   | 300.00      |
| Total Liabilities excluding Capital Stock .....                                   | \$ 1,663.06 |
| Capital Stock paid in cash .....  | \$31,212.50 |
| Deficit in Profit and Loss Account .....  | 3,544.92    |
| Excess of assets over liabilities (Surplus for protection of policyholders) ..... | 27,667.58   |
| Total Liabilities .....   | \$29,330.64 |

## PROFIT AND LOSS ACCOUNT

|   |             |
|---|-------------|
| Net premiums written .....  | \$ 3,088.10 |
| Reserve of unearned premiums (80%)                                    |             |
| At beginning of year .....  | \$ 1,122.00 |
| At end of year .....  | 1,021.30    |
| Decrease .....  | \$ 100.70   |
| Net premiums earned .....   | \$ 3,188.80 |
| Net claims incurred .....   | 1,221.46    |
| Commissions .....   | 159.90      |
| Taxes .....   | 330.72      |
| Salaries, fees and travelling expenses .....                          | 5,133.55    |
| All other expenses .....  | 1,010.93    |
| Total Claims and Expenses .....                                       | \$ 7,856.56 |
| Underwriting loss .....   | 4,667.76    |
| Other revenue: Interest earned, cash and accruals .....               | 1,011.62    |
| Decrease in deficiency of market under book value of securities ..... | 542.28      |
| Other expenditure:  |             |
| Loss on sale of securities and real estate .....                      | 514.16      |
| Net Loss for the Year .....   | \$ 3,628.02 |

## SURPLUS FOR PROTECTION OF POLICYHOLDERS

|  |             |
|--|-------------|
| Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year ..... | \$31,295.60 |
| Net loss for the year brought down .....   | 3,628.02    |
| Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year .....       | \$27,667.58 |



## EXHIBIT OF PREMIUMS IN FORCE IN CANADA

## Accident and Sickness

|  |             |
|--|-------------|
| Gross in force at end of 1952 .....      | \$ 3,411.70 |
| Taken in 1953 (new and renewed) .....    | 3,088.10    |
| Ceased in 1953 (including renewed) ..... | 3,411.70    |
| Gross in force at end of 1953 .....      | 3,088.10    |
| Reinsurance .....                        |             |
| Net in force at end of 1953 .....        | 3,088.10    |

TABLE  
2

## THE ALBERTA GENERAL INSURANCE COMPANY

## HEAD OFFICE - EDMONTON, ALBERTA

Incorporated, 1948  
Commenced Business in Alberta, 1948  
Licensed in the Province of Alberta only

## Officers

|  |                   |
|--|-------------------|
| John C. Black, Underwriter .....       | Edmonton, Alberta |
| Chas. E. Kehoe, Chief Accountant ..... | Edmonton, Alberta |

## Directors

Ralph R. Moore, John E. Hart, J. M. Tweddle

## Auditors

|  |                   |
|--|-------------------|
| McCannell & Gee, Chartered Accountants ..... | Edmonton, Alberta |
|--|-------------------|

|  |              |
|--|--------------|
| Deposit with the Government of the Province of Alberta ..... | \$100,000.00 |
|--|--------------|

## BALANCE SHEET (DECEMBER 31, 1953)

## ASSETS

|   |              |
|---|--------------|
| Mortgage loans on real estate (first liens) .....               | \$ 16,154.91 |
| Amortized book value of bonds, debentures and debenture stocks: |              |
| Not in default .....  | 574,660.44   |
| Cash on hand and in banks .....                                 | 126,334.68   |
| Interest accrued .....  | 4,729.29     |
| Agents' balances and premiums uncollected:                      |              |
| Written on or after October 1, 1953 .....                       | \$53,089.95  |
| Premiums due from reinsuring companies:                         |              |
| Written on or after October 1, 1953 .....                       | 14,135.15    |
| Amount due from reinsurance on losses already paid .....        |              |
| All other assets .....  | 939.45       |
| Gross Assets .....  | \$790,043.87 |
| Total Admitted Assets .....                                     | \$790,043.87 |

## LIABILITIES

|   |              |
|---|--------------|
| Total provision for unpaid claims .....   | \$ 14,715.84 |
| Total net reserve (carried out at 80%) .....                                      | 279,195.34   |
| Expenses due and accrued .....  | 17,618.30    |
| Taxes due and accrued .....   | 21,378.77    |
| Reinsurance premiums .....  | 31,661.15    |
| All other liabilities .....   | 127,682.55   |
| Total liabilities excluding Capital Stock .....                                   | \$492,251.95 |
| Capital surplus .....   | \$124,225.87 |
| Capital surplus Re bonds .....  | 5,315.22     |
| Surplus in Profit and Loss Account .....  | 168,250.83   |
| Excess of assets over liabilities (Surplus for protection of policyholders) ..... | 297,791.92   |
| Total Liabilities .....   | \$790,043.87 |

## PROFIT AND LOSS ACCOUNT

|  |              |
|--|--------------|
| Net premiums written .....                         | \$266,059.38 |
| Reserve of unearned premiums (80%)                 |              |
| At beginning of year .....                         | \$272,409.13 |
| At end of year .....                               | 279,195.34   |
| Increase .....                                     | 6,786.21     |
| Net premiums earned .....                          | \$259,273.17 |
| Net claims incurred .....                          | 90,955.78    |
| Net adjustment expenses incurred .....             | 7,550.88     |
| Commissions .....                                  | (39,756.73)  |
| Taxes .....  | 13,573.04    |
| Salaries, fees and travelling expenses .....       | 88,442.33    |
| All other expenses .....                           | 38,136.05    |
| Total Claims and Expenses .....                    | \$198,901.35 |
| Underwriting profit .....                          | 60,371.82    |
| Other revenue:                                     |              |
| Interest earned, cash and accruals .....           | \$17,887.94  |
| Adjustment by amortization .....                   | 113.53       |
| Profit on sale of securities and real estate ..... | 140.00       |
| Brokerage Dept. operations .....                   | 51.18        |
| Sundry revenue .....                               | 59.99        |
| Other expenditure:                                 |              |
| Income and Excess Profits Taxes .....              | \$ 32,236.69 |
| Net profit for the year .....                      | \$ 46,160.71 |



## SURPLUS FOR PROTECTION OF POLICYHOLDERS

|  |              |
|--|--------------|
| Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year ..... | \$251,631.21 |
| Net profit for the year brought down .....   | 46,160.71    |
| Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year .....       | \$297,791.92 |

## EXHIBIT OF PREMIUMS IN FORCE IN CANADA

|       |  |                |
|-------|--|----------------|
| Fire: | Gross in force at end of 1952 .....      | \$1,030,957.94 |
|       | Taken in 1953 (new and renewed) .....    | 728,930.11     |
|       | Ceased in 1953 (including renewed) ..... | 689,583.98     |
|       | Gross in force at end of 1953 .....      | 1,070,304.07   |
|       | Reinsurance .....                        | 391,044.03     |
|       | Net in force at end of 1953 .....        | 679,260.04     |

TABLE  
3

## CANADA WEST INSURANCE COMPANY

HEAD OFFICE - EDMONTON, ALBERTA

Incorporated, 1946  
Commenced Business in Alberta, 1947  
Licensed in the Province of Alberta only

## Officers

|                                       |                     |
|---------------------------------------|---------------------|
| C. J. Hobeck, President .....         | Edmonton, Alberta   |
| J. C. Landeryou, Vice-President ..... | Lethbridge, Alberta |
| Roy S. Lee, Secretary-Treasurer ..... | Barnwell, Alberta   |
| E. L. Boida, General Manager .....    | Edmonton, Alberta   |

## Directors

|   |
|---|
| Roy S. Lee, C. J. Hobeck, G. F. Tollestrup, A. K. Olive, John C. Landeryou,<br>F. O'Sullivan, W. D. McNab, H. A. Wood, J. Wishart |
|---|

## Auditors

|   |                   |
|---|-------------------|
| Alexander Kennedy Miller & Co., Chartered Accountants | Edmonton, Alberta |
|---|-------------------|

|  |              |
|--|--------------|
| Deposit with the Government of the Province of Alberta ..... | \$206,600.00 |
|--|--------------|

## Capital Stock

|  |              |
|--|--------------|
| Amount of Capital Stock authorized .....     | \$500,000.00 |
| Number of Shares: 5,000, Par Value, \$100.00 |              |

|                                    | Amount<br>subscribed for | Amount<br>paid in cash |
|------------------------------------|--------------------------|------------------------|
| Capital Stock at beginning of year | \$115,500.00             | \$115,500.00           |
| Capital Stock issued during year   | 6,200.00                 | 6,200.00               |
| Capital Stock at end of year       | \$121,700.00             | \$121,700.00           |

## BALANCE SHEET (DECEMBER 31, 1953)

## ASSETS

|   |              |
|---|--------------|
| Mortgage loans on real estate (first liens) .....               | \$ 82,358.99 |
| Loans secured by bonds, stocks and other collateral .....       | 1,888.40     |
| Amortized book value of bonds, debentures and debenture stocks: |              |
| Not in default .....  | 268,338.71   |
| Interest:   |              |
| Due .....   | \$ 320.24    |
| Accrued .....   | 5,130.22     |
| Agents' balances and premiums uncollected:                      |              |
| Written prior to October 1, 1953 .....                          | \$ 3,966.44  |
| Written on or after October 1, 1953 .....                       | 74,852.13    |
| All other assets .....  | 53,543.22    |
| Gross Assets .....  | \$490,398.35 |
| Deduct assets not admitted .....                                | 8,638.56     |
| Total Admitted Assets .....                                     | \$481,759.79 |

## LIABILITIES

|  |              |
|--|--------------|
| Total provision for unpaid claims .....                                | \$168,180.26 |
| Adjustment expenses of said claims .....                               | 7,333.15     |
| Total net reserve (carried out at 80%) .....                           | 241,858.18   |
| Reserve and unpaid losses under unlicensed reinsurance unsecured ..... | 10,364.28    |
| Expenses due and accrued .....   | 1,425.00     |
| Taxes due and accrued .....  | 14,015.51    |
| Borrowed money, bank overdraft .....                                   | 1,830.20     |
| Reinsurance premiums .....   | 4,038.84     |
| Total liabilities excluding Capital Stock .....                        | \$449,045.42 |
| Capital Stock paid in cash .....                                       | \$121,700.00 |
| Capital surplus-forfeited shares .....                                 | 1,800.00     |
| Deficit in Profit and Loss Account .....                               | (90,785.63)  |
| Excess of assets over liabilities .....                                | 32,714.37    |
| Total Liabilities .....  | \$481,759.79 |



## PROFIT AND LOSS ACCOUNT

|   |              |              |
|---|--------------|--------------|
| Net premiums written .....                              |              | \$596,760.98 |
| Reserve of unearned premiums (80%):                     |              |              |
| At beginning of year .....                              | \$248,525.75 |              |
| At end of year .....                                    | 241,858.18   |              |
| Decrease .....  |              | 6,667.57     |
| Net premiums earned .....                               |              | \$603,428.55 |
| Net claims incurred .....                               |              | 339,679.08   |
| Net adjustment expenses incurred .....                  |              | 40,766.89    |
| Commissions .....                                       |              | 129,912.58   |
| Taxes .....   |              | 14,671.01    |
| Salaries, fees and travelling expenses .....            |              | 16,064.25    |
| All other expenses .....                                |              | 16,534.82    |
| Total Claims and Expenses .....                         |              | \$557,628.63 |
| Underwriting profit .....                               |              | 45,799.92    |
| Other revenue: Interest earned, cash and accruals ..... | \$ 11,095.95 |              |
| Adjustment by amortization .....                        | (46.74)      | 11,049.21    |
| Other expenditure:                                      |              |              |
| Bad debts written off .....                             |              | 57.32        |
| Net profit for the year .....                           |              | \$ 56,791.81 |

## SURPLUS FOR PROTECTION OF POLICYHOLDERS

|  |             |                |
|--|-------------|----------------|
| Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year ..... |             | \$ (54,831.88) |
| Increase in paid-in capital stock .....  | \$ 6,200.00 |                |
| Cash surrender value of Life Insurance Policy .....  | 2,986.76    |                |
| Net profit for the year brought down .....   | 56,791.81   | \$ 65,888.57   |
|  |             | \$ 11,056.69   |
| Add:   |             |                |
| Decrease in unadmitted ledger assets .....   | \$ 6,709.09 |                |
| Decrease in unlicensed reinsurance unsecured .....   | 14,948.59   | \$ 21,657.68   |
| Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year .....       |             | \$ 32,714.37   |

## EXHIBIT OF PREMIUMS IN FORCE IN CANADA

|             |  |              |
|-------------|--|--------------|
| Automobile: | Gross in Force at end of 1952 .....      | \$674,848.60 |
|             | Taken in 1953 (new and renewed) .....    | 692,591.59   |
|             | Ceased in 1953 (including renewed) ..... | 676,696.67   |
|             | Gross in force at end of 1953 .....      | 690,743.52   |
|             | Reinsurance .....                        | 86,095.59    |
|             | Net in force at end of 1953 .....        | 604,647.93   |

## TABLE

4

## MERCHANTS AND TRADERS ASSURANCE COMPANY

## HEAD OFFICE - CALGARY, ALBERTA

Incorporated, 1917  
Commenced Business in Alberta, 1917  
Licensed in the Province of Alberta only

## Officers

|  |                   |
|--|-------------------|
| J. O. Miller, President .....            | Calgary, Alberta  |
| H. Milton Martin, Vice-President .....   | Edmonton, Alberta |
| R. G. Beazley, Secretary-Treasurer ..... | Calgary, Alberta  |

## Directors

J. O. Miller, R. G. Beazley, H. Milton Martin, Arthur D. Bowman, John H. Ure,  
John A. Bell, C. Anderson

## Auditors

Clarkson, Gordon & Co., Chartered Accountants .....

Calgary, Alberta

Deposit with the Government of the Province of Alberta .....

\$10,500.00

## Capital Stock

Amount of Capital Stock authorized .....

\$500,000.00

Number of Shares: 10,000, Par Value, \$50.00

|  | Amount<br>subscribed for | Amount<br>paid in cash |
|--|--------------------------|------------------------|
| Capital Stock at beginning of year ..... | \$200,200.00             | \$25,000.00            |
| Capital Stock at end of year .....       | \$200,200.00             | \$25,000.00            |

## BALANCE SHEET (DECEMBER 31, 1953)

## ASSETS

|   |  |              |
|---|--|--------------|
| Amortized book value of bonds, debentures and debenture stocks: |  |              |
| Not in default .....  |  | \$ 30,238.91 |
| Cash on hand and in banks .....                                 |  | 1,250.43     |
| Agents' balances and premiums uncollected:                      |  |              |
| Written on or after October 1, 1953 .....                       |  | 12,932.78    |
| Written before October 1, 1953 .....                            |  | 1,198.26     |
| Amount due from reinsurance on losses already paid .....        |  | \$ 45,620.38 |
| Gross Assets .....  |  | \$ 45,620.38 |
| Total Admitted Assets .....                                     |  | \$ 45,620.38 |

## LIABILITIES

|   |             |              |
|---|-------------|--------------|
| Total net reserve (carried out at 100%)                                     |             | \$ 15.62     |
| Taxes due and accrued   |             | 63.66        |
| Reinsurance premiums  |             | 12,851.76    |
| Total Liabilities excluding Capital Stock                                   |             | \$ 12,931.04 |
| Capital Stock paid in cash  | \$25,000.00 |              |
| Surplus or deficit in Profit and Loss Account                               | 7,689.34    |              |
| Excess of assets over liabilities (Surplus for protection of policyholders) |             | 32,689.34    |
| Total Liabilities   |             | \$ 45,620.38 |

## PROFIT AND LOSS ACCOUNT

|   |          |            |
|---|----------|------------|
| Net premiums written                              |          | \$ 31.25   |
| Reserve of unearned premiums (100%):              |          |            |
| At beginning of year                              | \$ 37.90 |            |
| At end of year                                    | 15.62    |            |
| Decrease  |          | 22.28      |
| Net premiums earned                               |          | \$ 53.53   |
| Commissions                                       |          | (3,402.60) |
| Taxes   |          | 380.62     |
| Salaries, fees and travelling expenses            |          | 2,281.02   |
| Management fee                                    |          | 1,200.00   |
| All other expenses                                |          | 255.50     |
| Total Claims and Expenses                         |          | \$ 714.54  |
| Underwriting loss                                 |          | \$ 661.01  |
| Other revenue: Interest earned, cash and accruals |          | 976.23     |
| Other expenditure:                                |          |            |
| Income and excess Profits Taxes                   |          | 63.04      |
| Net profit for the year                           |          | \$ 252.18  |

## SURPLUS FOR PROTECTION OF POLICYHOLDERS

|  |             |
|--|-------------|
| Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year | \$ 7,437.16 |
| Net profit for the year brought down   | 252.18      |
| Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year       | \$ 7,689.34 |

## EXHIBIT OF PREMIUMS IN FORCE IN CANADA

|           |                                    |          |
|-----------|------------------------------------|----------|
| Fidelity: | Gross in force at end of 1952      | \$ 75.80 |
|           | Taken in 1953 (new and renewed)    | 31.25    |
|           | Ceased in 1953 (including renewed) | 75.80    |
|           | Gross in force at end of 1953      | 31.25    |
|           | Reinsurance                        |          |
|           | Net in force at end of 1953        | 31.25    |

TABLE  
5

## WESTERN UNION INSURANCE COMPANY

## HEAD OFFICE - CALGARY, ALBERTA

Incorporated, 1940

Commenced Business in Alberta, 1940

Licensed in the Provinces of Alberta, British Columbia  
and Saskatchewan

## Officers

|  |                  |
|--|------------------|
| Frank R. Freeze, President and General Manager | Calgary, Alberta |
| Robert D. Freeze, Vice-President               | Calgary, Alberta |
| David J. Freeze, Secretary-Treasurer           | Calgary, Alberta |

## Directors

Frank R. Freeze, Robert D. Freeze, David J. Freeze, Delmar A. Westfall,  
C. M. Freeze, Howard F. Freeze, L. C. Jackson, Harry G. Charman (estate)

## Auditors

Peat, Marwick, Mitchell & Co., Chartered Accountants — Calgary, Alberta

Deposit with the Government of the Province of Alberta — \$150,000.00

## Capital Stock

Amount of Capital Stock authorized — \$500,000.00  
Number of Shares: 5,000, Par Value, \$100.00

|                                    | Amount<br>subscribed for | Amount<br>paid in cash |
|------------------------------------|--------------------------|------------------------|
| Capital Stock at beginning of year | \$500,000.00             | \$100,000.00           |
| Capital Stock at end of year       | \$500,000.00             | \$100,000.00           |

Total amount paid as premium on capital stock  
to December 31, 1953 — \$ 4,000.00



## BALANCE SHEET (DECEMBER 31, 1953)

## ASSETS

|  |                       |
|--|-----------------------|
| Mortgage loans on real estate (first liens) .....        | \$ 118,064.83         |
| Bonds, debentures and debenture stocks at cost:          |                       |
| Not in default .....                                     | 899,854.80            |
| Cash on hand and in banks .....                          | 217,486.98            |
| Interest, due and accrued .....                          | 9,643.25              |
| Agents' balances and premiums uncollected:               |                       |
| Written on or after October 1, 1953 .....                | 245,672.61            |
| Amount due from reinsurance on losses already paid ..... | 13,404.27             |
| All other assets .....                                   | 12,478.28             |
| Gross Assets .....                                       | \$1,516,605.02        |
| Deduct assets not admitted .....                         | 43,124.02             |
| Total Admitted Assets .....                              | <u>\$1,473,481.00</u> |

## LIABILITIES

|   |                       |
|---|-----------------------|
| Total provision for unpaid claims .....   | \$ 291,906.35         |
| Adjustment expenses of said claims .....  | 34,897.35             |
| Total net reserve (carried out at 80%) .....                                      | 551,047.82            |
| Expenses due and accrued .....  | 600.00                |
| Taxes due and accrued .....   | 44,175.62             |
| Reinsurance premiums .....  | 9,531.69              |
| All other liabilities .....   | 25,589.10             |
| Total liabilities excluding Capital Stock .....                                   | \$ 957,747.93         |
| Capital Stock paid in cash .....  | \$100,000.00          |
| Premium on Capital Stock .....  | 4,000.00              |
| Surplus in Profit and Loss Account .....  | 411,733.07            |
| Excess of assets over liabilities (Surplus for protection of policyholders) ..... | 515,733.07            |
| Total Liabilities .....   | <u>\$1,473,481.00</u> |

## PROFIT AND LOSS ACCOUNT

|  |                       |
|--|-----------------------|
| Net premiums written .....                             | \$1,151,987.52        |
| Reserve of unearned premiums (80%)                     |                       |
| At beginning of year .....                             | \$421,604.27          |
| At end of year .....                                   | 551,047.82            |
| Increase .....   | 129,443.55            |
| Net premiums earned .....                              | <u>\$1,022,543.97</u> |
| Net claims incurred .....                              | 501,590.37            |
| Net adjustment expenses incurred .....                 | 52,880.89             |
| Commissions .....                                      | 205,148.12            |
| Taxes .....  | 26,635.27             |
| Salaries, fees and travelling expenses .....           | 21,462.64             |
| Management fee .....                                   | 79,589.70             |
| All other expenses .....                               | 23,017.72             |
| Total Claims and Expenses .....                        | \$ 910,324.71         |
| Underwriting profit .....                              | 112,219.26            |
| Other revenue:   |                       |
| Interest earned, cash and accruals .....               | \$ 30,795.05          |
| Profit on sale of securities and real estate .....     | 1,482.40              |
| Refund on overpayment on Auto Reinsurance Treaty ..... | 1,044.88              |
| Other expenditure:                                     |                       |
| Income taxes .....                                     | 65,000.00             |
| Net profit for the year .....                          | <u>\$ 80,541.59</u>   |

## SURPLUS FOR PROTECTION OF POLICYHOLDERS

|  |                      |
|--|----------------------|
| Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year ..... | \$ 393,314.55        |
| Net profit for the year brought down .....   | 80,541.59            |
|  | <u>\$ 473,856.14</u> |
| Add:   |                      |
| Decrease in unadmitted ledger assets .....   | \$ 37,304.30         |
| Decrease in unlicensed reinsurance unsecured .....   | 4,572.63             |
| Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year .....       | <u>\$ 515,733.07</u> |

## EXHIBIT OF PREMIUMS IN FORCE IN CANADA

|  |               |
|--|---------------|
| Fire:                                    |               |
| Gross in force at end of 1952 .....      | \$ 580,652.71 |
| Taken in 1953 (new and renewed) .....    | 379,100.34    |
| Ceased in 1953 (including renewed) ..... | 308,117.55    |
| Gross in force at end of 1953 .....      | 651,635.50    |
| Reinsurance .....                        | 285,320.45    |
| Net in force at end of 1953 .....        | 366,315.05    |
| Automobile:                              |               |
| Gross in force at end of 1952 .....      | \$ 725,105.44 |
| Taken in 1953 (new and renewed) .....    | 1,076,605.31  |
| Ceased in 1953 (including renewed) ..... | 838,669.41    |
| Gross in force at end of 1953 .....      | 963,041.34    |
| Reinsurance .....                        | 16,606.01     |
| Net in force at end of 1953 .....        | 946,435.33    |
| Accident - Public Liability:             |               |
| Gross in force at end of 1952 .....      | 2,163.85      |
| Taken in 1953 (new and renewed) .....    | 1,444.13      |
| Ceased in 1953 (including renewed) ..... | 1,916.95      |
| Gross in force at end of 1953 .....      | 1,691.03      |
| Reinsurance .....                        | 128.12        |
| Net in force at end of 1953 .....        | 1,562.91      |

|  |             |
|--|-------------|
| Accident and Sickness:                   |             |
| Gross in force at end of 1952 .....      | \$ 1,267.33 |
| Taken in 1953 (new and renewed) .....    | 996.69      |
| Ceased in 1953 (including renewed) ..... | 1,290.28    |
| Gross in force at end of 1953 .....      | 973.74      |
| Reinsurance .....                        |             |
| Net in force at end of 1953 .....        | 973.74      |
| Fidelity Bonds:                          |             |
| Gross in force at end of 1952 .....      | \$ 2,045.06 |
| Taken in 1953 (new and renewed) .....    | 2,433.66    |
| Ceased in 1953 (including renewed) ..... | 2,292.84    |
| Gross in force at end of 1953 .....      | 2,185.88    |
| Reinsurance .....                        |             |
| Net in force at end of 1953 .....        | 2,185.88    |
| Surety Bonds:                            |             |
| Gross in force at end of 1952 .....      | \$ 4,682.99 |
| Taken in 1953 (new and renewed) .....    | 7,297.30    |
| Ceased in 1953 (including renewed) ..... | 6,143.03    |
| Gross in force at end of 1953 .....      | 5,837.26    |
| Reinsurance .....                        | 1,836.05    |
| Net in force at end of 1953 .....        | 4,001.21    |
| Inland Transportation:                   |             |
| Gross in force at end of 1952 .....      | \$ 6,186.63 |
| Taken in 1953 (new and renewed) .....    | 10,876.09   |
| Ceased in 1953 (including renewed) ..... | 8,180.43    |
| Gross in force at end of 1953 .....      | 8,882.29    |
| Reinsurance .....                        |             |
| Net in force at end of 1953 .....        | 8,882.29    |
| Personal Property Floater:               |             |
| Gross in force at end of 1952 .....      | \$ 3,466.17 |
| Taken in 1953 (new and renewed) .....    | 1,108.65    |
| Ceased in 1953 (including renewed) ..... | 1,384.36    |
| Gross in force at end of 1953 .....      | 3,190.46    |
| Reinsurance .....                        | 478.46      |
| Net in force at end of 1953 .....        | 2,712.00    |
| Plate Glass:                             |             |
| Gross in force at end of 1952 .....      | \$ 2,422.58 |
| Taken in 1953 (new and renewed) .....    | 1,469.98    |
| Ceased in 1953 (including renewed) ..... | 2,108.49    |
| Gross in force at end of 1953 .....      | 1,784.07    |
| Reinsurance .....                        |             |
| Net in force at end of 1953 .....        | 1,784.07    |
| General Property Floater:                |             |
| Gross in force at end of 1952 .....      | \$ 3,787.64 |
| Taken in 1953 (new and renewed) .....    | 1,985.29    |
| Ceased in 1953 (including renewed) ..... | 1,809.76    |
| Gross in force at end of 1953 .....      | 3,963.17    |
| Reinsurance .....                        | 478.49      |
| Net in force at end of 1953 .....        | 3,484.68    |
| Theft:                                   |             |
| Gross in force at end of 1952 .....      | \$ 1,019.86 |
| Taken in 1953 (new and renewed) .....    | 825.37      |
| Ceased in 1953 (including renewed) ..... | 945.36      |
| Gross in force at end of 1953 .....      | 899.87      |
| Reinsurance .....                        |             |
| Net in force at end of 1953 .....        | 899.87      |

**TABLE**  
**6**

## BRITISH PACIFIC INSURANCE COMPANY

HEAD OFFICE - VANCOUVER, B. C.

Incorporated, British Pacific Casualty Company, 1913

Commenced Business in Alberta, 1951

Licensed in the Provinces of Alberta, British Columbia

Manitoba, Ontario and Saskatchewan

## Officers

|                                   |           |
|-----------------------------------|-----------|
| Harry J. Seed, President .....    | Vancouver |
| T. S. Dixon, Vice-President ..... | Vancouver |
| E. Grais, Secretary .....         | Vancouver |
| G. R. Parsons, Treasurer .....    | Vancouver |

## Directors

H. J. Bailey, B. S. Brown, G. T. Cunningham, T. S. Dixon, D. McAlister,  
J. H. McMahon, G. R. Parsons, H. J. Seed, R. C. Sim

## Auditors

Peat, Marwick, Mitchell & Co., and E. C. Mapson .....

Vancouver



| Capital Stock                                      |  |              |
|--|--|--------------|
| Amount of Capital Stock authorized .....           |  | \$500,000.00 |
| Number of shares: 5,000, Par Value, \$100.00 ..... |  |              |

|   | Amount<br>subscribed for | Amount<br>paid in cash |
|---|--------------------------|------------------------|
| Capital Stock at beginning of year .....    | \$201,000.00             | \$122,320.00           |
| Calls on capital received during year ..... |                          | 4,900.00               |
| Capital Stock at end of year .....          | \$201,000.00             | \$127,220.00           |

### BALANCE SHEET (DECEMBER 31, 1953)

#### ASSETS

|   |              |                     |
|---|--------------|---------------------|
| Amortized book value of bonds, debentures and debenture stocks: |              |                     |
| Not in default .....  |              | \$297,328.73        |
| Cash on hand and in banks .....                                 |              | 25,888.65           |
| Interest, accrued .....   |              | 2,188.16            |
| Agents' balances and premiums uncollected:                      |              |                     |
| Written on or after October 1, 1953 .....                       | \$ 22,961.26 |                     |
| Premiums due from reinsuring companies:                         |              |                     |
| Written on or after October 1, 1953 .....                       | 235.69       | 23,196.95           |
| All other assets .....  |              | 29,092.51           |
| Gross Assets .....  |              | <u>\$377,695.00</u> |
| Deduct assets not admitted .....                                |              | 28,698.54           |
| Total Admitted Assets .....                                     |              | <u>\$348,996.46</u> |

#### LIABILITIES

|   |              |                     |
|---|--------------|---------------------|
| Total provision for unpaid claims .....   |              | \$ 41,375.00        |
| Total net reserve (carried out at 80%) .....                                      |              | 139,520.32          |
| Taxes due and accrued .....   |              | 15,882.22           |
| All other liabilities .....   |              | 4,360.89            |
| Total liabilities excluding Capital Stock .....                                   |              | <u>\$201,138.43</u> |
| Capital Stock paid in cash .....  | \$127,220.00 |                     |
| Surplus in Profit and Loss Account .....  | 20,638.03    |                     |
| Excess of assets over liabilities (Surplus for protection of policyholders) ..... |              | 147,858.03          |
| Total Liabilities .....   |              | <u>\$348,996.46</u> |

#### PROFIT AND LOSS ACCOUNT

|  |              |                     |
|--|--------------|---------------------|
| Net premiums written .....                         |              | \$728,417.45        |
| Reserve of unearned premiums (80%):                |              |                     |
| At beginning of year .....                         | \$ 79,509.37 |                     |
| At end of year .....                               | 139,520.32   |                     |
| Increase .....                                     |              | 60,010.95           |
| Net premiums earned .....                          |              | <u>\$668,406.50</u> |
| Net claims incurred .....                          |              | 234,653.13          |
| Net adjustment expenses incurred .....             |              | 236.35              |
| Commissions .....                                  |              | 237,416.95          |
| Taxes .....  |              | 16,112.49           |
| Salaries, fees and travelling expenses .....       |              | 97,329.75           |
| All other expenses .....                           |              | 64,646.14           |
| Total Claims and Expenses .....                    |              | <u>\$650,394.81</u> |
| Underwriting profit .....                          |              | 18,011.69           |
| Other revenue:                                     |              |                     |
| Interest earned, cash and accruals .....           | \$ 9,008.79  |                     |
| Adjustment by amortization .....                   | 265.85       | \$ 9,274.64         |
| Profit on sale of securities and real estate ..... | 23.30        | 9,297.94            |
| Other expenditure:                                 |              |                     |
| Income and excess profits taxes .....              | \$ 2,500.00  |                     |
| Provision for depreciation .....                   | 4,574.38     |                     |
| Leasehold improvements written off .....           | 489.56       | 7,563.94            |
| Net profit for the year .....                      |              | <u>\$ 19,745.69</u> |

#### SURPLUS FOR PROTECTION OF POLICYHOLDERS

|  |             |                     |
|--|-------------|---------------------|
| Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year ..... |             | \$124,593.34        |
| Increase in paid-in Capital Stock .....  | \$ 4,900.00 |                     |
| Net profit for the year brought down .....   | 19,745.69   | 24,645.69           |
|  |             | <u>\$149,239.03</u> |
| Deduct: Increase in unadmitted ledger assets .....   |             | 1,381.00            |
| Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year .....       |             | <u>\$147,858.03</u> |

#### EXHIBIT OF PREMIUMS IN FORCE IN CANADA

|  |  |                   |
|--|--|-------------------|
| Accident and Sickness:                   |  |                   |
| Gross in force at end of 1952 .....      |  | \$205,918.20      |
| Taken in 1953 (new and renewed) .....    |  | 739,138.31        |
| Ceased in 1953 (including renewed) ..... |  | 634,190.12        |
| Gross in force at end of 1953 .....      |  | 310,866.39        |
| Reinsurance .....                        |  | 8,872.08          |
| Net in force at end of 1953 .....        |  | <u>301,994.31</u> |

**TABLE 7** THE CITADEL INSURANCE COMPANY OF CANADA LIMITED  
HEAD OFFICE - TORONTO, ONTARIO

Incorporated, 1951  
Commenced Business in Alberta, 1953  
Licensed in the Provinces of Alberta, British Columbia  
and Ontario

## Officers

|  |                  |
|--|------------------|
| D. K. MacDonald, President and General Manager ..... | Montreal, Quebec |
| G. C. English, Vice-President .....                  | Montreal, Quebec |
| E. A. W. Paterson, Secretary-Treasurer .....         | Toronto, Ontario |

## Directors

J. A. Pollen, G. G. Beamish, D. K. MacDonald, G. C. English, T. K. Fleming  
E. A. W. Paterson, J. M. Marsh

## Capital Stock

|   |                |
|---|----------------|
| Amount of Capital Stock authorized .....      | \$2,000,000.00 |
| Number of Shares: 20,000, Par Value, \$100.00 |                |

|  | Amount<br>subscribed for | Amount<br>paid in cash |
|--|--------------------------|------------------------|
| Capital Stock at beginning of year ..... | \$250,000.00             | \$250,000.00           |
| Capital Stock at end of year .....       | \$250,000.00             | \$250,000.00           |

BALANCE SHEET (DECEMBER 31, 1953)  
ASSETS

|   |           |              |
|---|-----------|--------------|
| Amortized book value of bonds, debentures and debenture stocks: |           |              |
| Not in default .....  |           | \$289,500.00 |
| Cash on hand and in banks .....                                 |           | 66,885.89    |
| Interest accrued .....  |           | 3,061.62     |
| Agents' balances and premiums uncollected:                      |           |              |
| Written prior to October 1, 1953 .....                          | \$ 829.10 |              |
| Written on or after October 1, 1953 .....                       | 15,519.81 | 16,348.91    |
| All other assets .....  |           | 4,755.45     |
| Gross Assets .....  |           | \$380,551.87 |
| Deduct assets not admitted .....                                |           | 829.10       |
| Total Admitted Assets .....                                     |           | \$379,722.77 |

## LIABILITIES

|   |              |
|---|--------------|
| Total provision for unpaid claims .....   | \$ 26,749.18 |
| Adjustment expenses of said claims .....  | 2,416.33     |
| Total net reserve (carried out at 80%) .....                                      | 82,349.88    |
| Reserve and unpaid losses under unlicensed reinsurance unsecured .....            | 8,501.74     |
| Taxes due and accrued .....   | 3,018.71     |
| All other liabilities .....   | 20,599.08    |
| Total liabilities excluding Capital Stock .....                                   | \$143,634.92 |
| Capital Stock paid in cash .....  | \$250,000.00 |
| Deficit in Profit and Loss Account .....  | (13,912.15)  |
| Excess of assets over liabilities (Surplus for protection of policyholders) ..... | 236,087.85   |
| Total Liabilities .....   | \$379,722.77 |

## PROFIT AND LOSS ACCOUNT

|   |              |
|---|--------------|
| Net premiums written .....  | \$145,751.68 |
| Reserve of unearned premiums (80%):                                   |              |
| At beginning of year .....  | \$ 64,169.69 |
| At end of year .....  | 82,349.88    |
| Increase .....  | 18,180.19    |
| Net premiums earned .....   | \$127,571.49 |
| Net claims incurred .....   | 67,512.23    |
| Net adjustment expenses incurred .....                                | 5,917.59     |
| Commissions .....   | 31,434.01    |
| Taxes .....   | 4,149.25     |
| Salaries, fees and travelling expenses .....                          | 16,118.54    |
| All other expenses .....  | 9,615.92     |
| Total Claims and Expenses .....                                       | \$134,747.54 |
| Underwriting loss .....   | 7,176.05     |
| Other revenue: Interest earned, cash and accruals .....               | \$ 8,845.87  |
| Decrease in deficiency of market under book value of securities ..... | 875.00       |
| Net profit for the year .....   | \$ 2,544.82  |

## SURPLUS FOR PROTECTION OF POLICYHOLDERS

|  |              |
|--|--------------|
| Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year ..... | \$237,737.11 |
| Net profit for the year brought down .....   | 2,544.82     |
|  | \$240,281.93 |
| Deduct: Increase in unadmitted ledger assets .....   | \$ 696.55    |
| Increase in unlicensed reinsurance unsecured .....   | 3,497.53     |
| Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year .....       | \$236,087.85 |



## EXHIBIT OF PREMIUMS IN FORCE IN CANADA

|                        |  |              |
|------------------------|--|--------------|
| Fire:                  | Gross in force at end of 1952 .....      | \$140,180.95 |
|                        | Taken in 1953 (new and renewed) .....    | 168,433.56   |
|                        | Ceased in 1953 (including renewed) ..... | 131,414.12   |
|                        | Gross in force at end of 1953 .....      | 177,200.39   |
|                        | Reinsurance .....                        | 48,446.39    |
|                        | Net in force at end of 1953 .....        | 128,754.00   |
| Automobile:            | Gross in force at end of 1952 .....      | \$ 6,158.65  |
|                        | Taken in 1953 (new and renewed) .....    | 66,796.75    |
|                        | Ceased in 1953 (including renewed) ..... | 40,601.89    |
|                        | Gross in force at end of 1953 .....      | 32,353.51    |
|                        | Reinsurance .....                        | 2,450.80     |
|                        | Net in force at end of 1953 .....        | 29,902.71    |
| Public Liability:      | Gross in force at end of 1952 .....      | \$ 959.76    |
|                        | Taken in 1953 (new and renewed) .....    | 2,757.58     |
|                        | Ceased in 1953 (including renewed) ..... | 584.52       |
|                        | Gross in force at end of 1953 .....      | 3,132.82     |
|                        | Reinsurance .....                        | 251.37       |
|                        | Net in force at end of 1953 .....        | 2,881.45     |
| Employers' Liability:  | Gross in force at end of 1952 .....      | \$ 68.70     |
|                        | Taken in 1953 (new and renewed) .....    | 838.71       |
|                        | Ceased in 1953 (including renewed) ..... | 278.33       |
|                        | Gross in force at end of 1953 .....      | 629.08       |
|                        | Reinsurance .....                        | 48.24        |
|                        | Net in force at end of 1953 .....        | 580.84       |
| Earthquake:            | Gross in force at end of 1952 .....      | \$ 70.99     |
|                        | Taken in 1953 (new and renewed) .....    | 71.19        |
|                        | Ceased in 1953 (including renewed) ..... | 70.99        |
|                        | Gross in force at end of 1953 .....      | 71.19        |
|                        | Reinsurance .....                        |              |
|                        | Net in force at end of 1953 .....        | 71.19        |
| Explosion:             | Gross in force at end of 1952 .....      | \$ .17       |
|                        | Taken in 1953 (new and renewed) .....    | .19          |
|                        | Ceased in 1953 (including renewed) ..... | .17          |
|                        | Gross in force at end of 1953 .....      | .19          |
|                        | Reinsurance .....                        |              |
|                        | Net in force at end of 1953 .....        | .19          |
| Inland Transportation: | Gross in force at end of 1952 .....      | \$ 3,133.31  |
|                        | Taken in 1953 (new and renewed) .....    | 5,441.35     |
|                        | Ceased in 1953 (including renewed) ..... | 3,573.81     |
|                        | Gross in force at end of 1953 .....      | 5,000.85     |
|                        | Reinsurance .....                        | 2,951.47     |
|                        | Net in force at end of 1953 .....        | 2,049.38     |
| Personal Property:     | Gross in force at end of 1952 .....      | \$ 29,432.95 |
|                        | Taken in 1953 (new and renewed) .....    | 41,408.89    |
|                        | Ceased in 1953 (including renewed) ..... | 29,326.72    |
|                        | Gross in force at end of 1953 .....      | 41,515.12    |
|                        | Reinsurance .....                        | 10,014.08    |
|                        | Net in force at end of 1953 .....        | 31,501.04    |
| Plate Glass:           | Gross in force at end of 1952 .....      | \$ 153.49    |
|                        | Taken in 1953 (new and renewed) .....    | 618.81       |
|                        | Ceased in 1953 (including renewed) ..... | 122.86       |
|                        | Gross in force at end of 1953 .....      | 649.44       |
|                        | Reinsurance .....                        | 50.11        |
|                        | Net in force at end of 1953 .....        | 599.33       |
| Real Property:         | Gross in force at end of 1952 .....      | \$ 145.08    |
|                        | Taken in 1953 (new and renewed) .....    | 134.66       |
|                        | Ceased in 1953 (including renewed) ..... | 145.08       |
|                        | Gross in force at end of 1953 .....      | 134.66       |
|                        | Reinsurance .....                        |              |
|                        | Net in force at end of 1953 .....        | 134.66       |
| Theft:                 | Gross in force at end of 1952 .....      | \$ 907.88    |
|                        | Taken in 1953 (new and renewed) .....    | 2,261.66     |
|                        | Ceased in 1953 (including renewed) ..... | 630.50       |
|                        | Gross in force at end of 1953 .....      | 2,539.04     |
|                        | Reinsurance .....                        | 866.46       |
|                        | Net in force at end of 1953 .....        | 1,672.58     |
| Windstorm:             | Gross in force at end of 1952 .....      | \$ 69.12     |
|                        | Taken in 1953 (new and renewed) .....    | 74.67        |
|                        | Ceased in 1953 (including renewed) ..... | 69.12        |
|                        | Gross in force at end of 1953 .....      | 74.67        |
|                        | Reinsurance .....                        |              |
|                        | Net in force at end of 1953 .....        | 74.67        |

TABLE  
8

## THE EMPIRE LIFE INSURANCE COMPANY

HEAD OFFICE - KINGSTON, ONTARIO

Incorporated, 1923

Commenced Business in Alberta, 1951

Licensed in the Provinces of Alberta, British Columbia,  
Manitoba, Ontario, Prince Edward Island, and Quebec

## Officers

|                             |                  |                           |                |
|-----------------------------|------------------|---------------------------|----------------|
| Chairman of the Board ..... | C. P. Fell       | General Manager .....     | H. H. Blakeman |
| President .....             | C. P. Fell       | Secretary-Treasurer ..... | W. T. Fortye   |
| Vice-President .....        | A. H. K. Russell | Actuary .....             | W. J. Logie    |

## Directors

|                        |                   |                          |                     |
|------------------------|-------------------|--------------------------|---------------------|
| C. P. Fell .....       | Toronto, Ontario  | Hon. N. P. Lambert ..... | Ottawa, Ontario     |
| A. H. K. Russell ..... | Toronto, Ontario  | D. W. McCormick .....    | Galt, Ontario       |
| N. A. Fairhead .....   | Toronto, Ontario  | D. R. McLaughlin .....   | Georgetown, Ontario |
| H. H. Blakeman .....   | Kingston, Ontario | Thomas Oakley .....      | Toronto, Ontario    |
| W. A. Curtis .....     | Toronto, Ontario  |                          |                     |

## Auditors

|   |                  |
|---|------------------|
| Thorne, Mulholland, Howson and McPherson, Chartered Accountants ..... | Toronto, Ontario |
|---|------------------|

## Capital Stock

|  |              |
|--|--------------|
| Amount of Capital Stock authorized .....     | \$557,870.00 |
| Number of Shares: 55,787, Par Value, \$10.00 |              |

|  | Amount<br>subscribed for | Amount<br>paid in cash |
|--|--------------------------|------------------------|
| Capital Stock at beginning of year ..... | \$320,240.00             | \$320,240.00           |
| Capital Stock at end of year .....       | \$320,240.00             | \$320,240.00           |

## BALANCE SHEET (DECEMBER 31, 1953)

## ASSETS

|  |                 |
|--|-----------------|
| Book value of real estate less encumbrances .....                                    | \$ 160,135.54   |
| Book value of real estate held under agreements for sale .....                       | 4,797.15        |
| Mortgage loans on real estate .....  | 6,807,278.25    |
| Loans on policies and other amounts secured by the company's policies in force ..... | 1,215,024.68    |
| Book value of bonds, debentures and debenture stocks .....                           | 11,889,872.84   |
| Book value of stocks .....   | 1,759,745.13    |
| Cash on hand and in banks .....  | 123,905.11      |
| All other ledger assets .....  | 335,314.87      |
| Total Ledger Assets at Book Value .....  | \$22,296,073.57 |
| Add excess of total authorized value of ledger assets over total book value .....    | 15,582.11       |
| Total Ledger Assets at Authorized Value .....  | \$22,311,655.68 |
| Total non-ledger assets .....  | 888,011.94      |
| Total Assets .....   | \$23,199,667.62 |
| Deduct assets not admitted .....   | 193,543.01      |
| Total Admitted Assets .....  | \$23,006,124.61 |

## LIABILITIES

|   |                 |
|---|-----------------|
| Net reserve under assurance, annuity and other contracts in<br>force for payments not due .....   | \$19,735,903.00 |
| Net liability for outstanding claims including provision for those unreported .....               | 178,026.70      |
| Provisions for dividends to policyholders payable in the year following the date of account ..... | 122,605.27      |
| Provision for other accrued profits to policyholders .....  | 139,394.73      |
| All other liabilities to policyholders .....  | 607,225.02      |
| Balance of shareholders' surplus account including dividends due and unpaid .....                 | 44,138.95       |
| Expenses and taxes due and accrued .....  | 103,952.76      |
| Reserves, special or surplus funds not included above .....                                       | 899,441.84      |
| All other liabilities .....   | 41,549.75       |
| Total Liabilities .....   | \$21,872,238.02 |
| Capital stock paid in cash .....  | 320,240.00      |
| Unassigned surplus .....  | 813,646.59      |
| Total .....   | \$23,006,124.61 |

## INCOME

|  |                 |
|--|-----------------|
| Total net premium income and consideration for annuities ..... | \$ 3,074,162.87 |
| Consideration for supplementary contracts .....                | 77,511.40       |
| Amounts left with the Company at interest .....                | 64,946.91       |
| Interest, dividends and rents .....                            | 931,462.82      |
| Income from all other sources .....                            | 46,876.83       |
| Gross profit on sale or maturity of ledger assets .....        | 29,250.84       |
| Total Income .....   | \$ 4,224,211.67 |

## DISBURSEMENTS

|   |                 |
|---|-----------------|
| Total net disbursements under assurance, annuity and sinking fund contracts .....           | \$ 1,224,252.51 |
| Net payments under supplementary contracts .....  | 27,785.54       |
| Net reduction in premiums resulting from application of dividends .....                     | 4,569.72        |
| Amount left with the Company at interest and interest accumulations thereon withdrawn ..... | 85,402.10       |
| Taxes, licenses and fees .....  | 62,924.49       |
| Head office expenses, including salaries .....  | 290,823.92      |



|   |                        |
|---|------------------------|
| Branch office and agency expenses, including salaries and commissions ..... | \$ 887,568.27          |
| All other expenses .....  | 178,029.42             |
| Payments from Staff Pension Fund .....                                      | 17,766.64              |
| All other disbursements .....   | 36,832.56              |
| Interest or dividends paid to shareholders .....                            | 19,214.40              |
| Interest paid .....   | 831.14                 |
| Interest on borrowed money and bank overdrafts .....                        | 207.12                 |
| Gross loss on sale or maturity of ledger assets .....                       | 20,017.08              |
| Gross decrease by adjustment of ledger assets .....                         | 27,530.31              |
| Total Disbursements .....   | <u>\$ 2,883,755.22</u> |

**TABLE**  
**9**

THE RETAIL LUMBERMEN'S MUTUAL FIRE  
INSURANCE COMPANY

HEAD OFFICE - WINNIPEG, MANITOBA

Incorporated, 1905

Commenced Business in Alberta, 1916

Licensed in the Provinces of Alberta, Saskatchewan,  
Manitoba and Ontario

Officers

|                                     |                    |
|-------------------------------------|--------------------|
| Charles McDiarmid, President .....  | Winnipeg, Manitoba |
| H. B. Gourley, Vice-President ..... | Winnipeg, Manitoba |
| H. J. Craig, Secretary .....        | Winnipeg, Manitoba |
| J. A. Godfrey, Treasurer .....      | Winnipeg, Manitoba |

Directors

|  |
|--|
| J. E. McFee, D. P. Logan, B. F. Sine, H. Steinhorsen, F. A. Alsip,<br>J. W. Hamilton |
|--|

Auditors

|   |                    |
|---|--------------------|
| Thornton, Milne and Campbell, Chartered Accountants ..... | Winnipeg, Manitoba |
|---|--------------------|

|  |             |
|--|-------------|
| Deposit with the Government of the Province of Alberta ..... | \$11,000.00 |
|--|-------------|

BALANCE SHEET (DECEMBER 31, 1953)

ASSETS

Amortized book value of bonds, debentures and debenture stocks:

|                                  |                     |
|----------------------------------|---------------------|
| Not in default .....             | \$171,220.00        |
| Cash on hand and in banks .....  | 14,062.61           |
| All other assets .....           | 25,740.03           |
| Gross Assets .....               | <u>\$211,022.64</u> |
| Deduct assets not admitted ..... | 835.23              |
| Total Admitted Assets .....      | <u>\$210,187.41</u> |

LIABILITIES

|   |                     |
|---|---------------------|
| Investment reserves .....   | \$ 23,947.95        |
| All other liabilities .....   | 131,074.69          |
| Reserve fund .....  | \$23,000.00         |
| Surplus in Profit and Loss Account .....  | 32,164.77           |
| Excess of assets over liabilities (Surplus for protection of policyholders) ..... | 55,164.77           |
| Total Liabilities .....   | <u>\$210,187.41</u> |

PROFIT AND LOSS ACCOUNT

|   |                     |
|---|---------------------|
| Net premiums written .....                                    | \$ 13,143.42        |
| Net premiums earned .....                                     | 13,143.42           |
| Net claims incurred .....                                     | 4,669.96            |
| Net adjustment expenses incurred .....                        | 350.78              |
| Taxes .....   | 528.56              |
| Salaries, fees and travelling expenses .....                  | 458.25              |
| Management fee .....  | 4,800.00            |
| All other expenses .....                                      | 1,508.11            |
| Total Claims and Expenses .....                               | <u>\$ 12,315.66</u> |
| Underwriting profit .....                                     | 827.76              |
| Other revenue: Interest earned, cash and accruals .....       | \$ 4,577.53         |
| Reserve for fire losses, 1952 .....                           | 7,807.80            |
| Net profit for the year (Reserve for fire losses, 1953) ..... | <u>\$ 13,213.09</u> |

SURPLUS FOR PROTECTION OF POLICYHOLDERS

|  |                     |
|--|---------------------|
| Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year ..... | \$ 55,122.19        |
| Add: Decrease in unadmitted ledger assets .....  | 42.58               |
| Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year .....       | <u>\$ 55,164.77</u> |

TABLE  
10

## WESTERN SURETY COMPANY LIMITED

HEAD OFFICE - REGINA, SASKATCHEWAN

Incorporated, 1949

Commenced Business in Alberta, 1950

Licensed in the Provinces of Alberta and Saskatchewan

## Officers

|   |                      |
|---|----------------------|
| W. H. A. Hill, President .....                        | Regina, Saskatchewan |
| F. W. Hill, Vice-President .....                      | Regina, Saskatchewan |
| L. N. Ray, Secretary .....                            | Regina, Saskatchewan |
| McCallum Hill & Co. Limited,<br>General Manager ..... | Regina, Saskatchewan |

## Directors

W. H. A. Hill, F. W. Hill, L. N. Ray, R. W. Hugg

## Auditors

Clarkson, Gordon &amp; Co., Chartered Accountants ..... Regina, Saskatchewan

## Capital Stock

|  |              |
|--|--------------|
| Amount of Capital Stock authorized .....     | \$500,000.00 |
| Number of Shares: 10,000, Par Value, \$50.00 |              |

|  | Amount<br>subscribed for | Amount<br>paid in cash |
|--|--------------------------|------------------------|
| Capital Stock at beginning of year ..... | \$200,000.00             | \$100,000.00           |
| Capital Stock at end of year .....       | \$200,000.00             | \$100,000.00           |

## BALANCE SHEET (DECEMBER 31, 1953)

## ASSETS

|   |                     |
|---|---------------------|
| Amortized book value of bonds, debentures and debenture stocks: |                     |
| Not in default .....  | \$ 96,975.64        |
| Book value of stocks .....                                      | 16,015.31           |
| Cash on hand and in banks .....                                 | 10,633.26           |
| Interest accrued .....  | 611.45              |
| Agents' balances and premiums uncollected:                      |                     |
| Written on or after October 1, 1953 .....                       | 7,659.63            |
| All other assets .....  | 20,161.01           |
| Gross Assets .....  | \$152,056.30        |
| Deduct assets not admitted .....                                | 5,325.95            |
| Total Admitted Assets .....                                     | <u>\$146,730.35</u> |

## LIABILITIES

|   |                     |
|---|---------------------|
| Total provision for unpaid claims .....   | \$ 11,974.53        |
| Total net reserve (carried out at 80%) .....                                      | 19,446.66           |
| Expenses due and accrued .....  | 4,390.56            |
| Taxes due and accrued .....   | 926.62              |
| Reinsurance premiums .....  | 3,709.71            |
| All other liabilities .....   | 1,000.00            |
| Total liabilities excluding Capital Stock .....                                   | \$ 41,448.08        |
| Capital Stock paid in cash .....  | \$100,000.00        |
| Surplus in Profit and Loss Account .....  | 5,282.27            |
| Excess of assets over liabilities (Surplus for protection of policyholders) ..... | 105,282.27          |
| Total Liabilities .....   | <u>\$146,730.35</u> |

## PROFIT AND LOSS ACCOUNT

|   |                    |
|---|--------------------|
| Net premiums written .....  | \$ 44,637.86       |
| Reserve of unearned premiums (80%):                                   |                    |
| At beginning of year .....  | \$ 27,967.69       |
| At end of year .....  | 19,446.66          |
| Decrease .....  | 8,521.03           |
| Net premiums earned .....   | \$ 53,158.89       |
| Net claims incurred .....   | 28,116.41          |
| Net adjustment expenses incurred .....                                | 5,114.46           |
| Commissions .....   | 15,771.32          |
| Taxes .....   | 1,310.69           |
| Salaries, fees and travelling expenses .....                          | 550.00             |
| Management fee .....  | 3,000.00           |
| All other expenses .....  | 2,830.12           |
| Total Claims and Expenses .....                                       | \$ 56,693.00       |
| Underwriting loss .....   | (3,534.11)         |
| Other revenue:  |                    |
| Interest earned, cash and accruals .....                              | \$ 3,999.62        |
| Adjustment by amortization .....                                      | 85.36              |
| Dividends earned .....  | 864.50             |
| Profit on sale of securities and real estate .....                    | 453.50             |
| Decrease in deficiency of market under book value of securities ..... | 470.36             |
| Other expenditure:  |                    |
| Income and excess profits taxes .....                                 | 100.00             |
| Net profit for the year .....   | <u>\$ 2,068.51</u> |



## SURPLUS FOR PROTECTION OF POLICYHOLDERS

|  |                     |
|--|---------------------|
| Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year ..... | \$100,460.12        |
| Net profit for the year brought down .....   | 2,068.51            |
|  | <u>\$102,528.63</u> |
| Add: Decrease in unadmitted ledger assets .....  | 2,753.64            |
| Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year .....       | <u>\$105,282.27</u> |

## EXHIBIT OF PREMIUMS IN FORCE IN CANADA

## Automobile:

|  |              |
|--|--------------|
| Gross in force at end of 1952 .....      | \$ 42,279.89 |
| Taken in 1953 (new and renewed) .....    |              |
| Ceased in 1953 (including renewed) ..... | 42,279.89    |
| Gross in force at end of 1953 .....      |              |
| Reinsurance .....                        |              |
| Net in force at end of 1953 .....        |              |

## Guarantee and Fidelity:

|  |              |
|--|--------------|
| Gross in force at end of 1952 .....      | \$ 48,353.56 |
| Taken in 1953 (new and renewed) .....    | 57,762.80    |
| Ceased in 1953 (including renewed) ..... | 44,390.56    |
| Gross in force at end of 1953 .....      | 61,725.80    |
| Reinsurance .....                        | 12,881.96    |
| Net in force at end of 1953 .....        | 48,843.84    |

TABLE

11

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1953

| NAME OF COMPANY AND ALBERTA CHIEF AGENT   | CLASSES OF INSURANCE   |
|---|--|
| The Acadia Fire Insurance Company<br>Roy Bainbridge, Edmonton                       | Fire, Accident, Public Liability, Employers' Liability, Automobile, Explosion, Civil Commotion, Fidelity, Surety, Forgery, Inland Transportation, Inland Marine, Personal Property, Property Damage, Plate Glass, Sickness, Sprinkler Leakage, Theft, Windstorm, Limited Hail, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| Adriatic Insurance Company<br>G. J. Hutchison, Calgary                              | Fire, Automobile, Personal Accident, provided in connection with a policy of automobile insurance insuring against liability for bodily injuries, limited to expenses incurred arising from bodily injuries suffered by driver and passengers and resulting from the ownership or operation of an automobile, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. |
| The Aetna Casualty and Surety Company<br>R. L. Fenerty, Calgary                     | Aircraft, excluding insurance against loss of, or damage to an aircraft, Automobile, excluding insurance against loss of, or damage to an automobile, Employers' Liability, Plate Glass, Public Liability, Guarantee, Theft, and Water Damage.   |
| Aetna Insurance Company<br>W. C. Montgomerie, Calgary                               | Fire, including Smoke Damage, Automobile, excluding Public Liability, Earthquake, Explosion, Falling Aircraft, Hail, Inland Transportation, Impact by Vehicles, Marine, Personal Property, Real Property, Sprinkler Leakage, Water Damage, Windstorm.  |
| Aetna Life Insurance Company<br>A. S. Williamson, Calgary                           | Life, Personal Accident and Sickness.  |
| Affiliated Underwriters<br>Supt. of Insurance, Edmonton, Attorney                   | Fire, including Use and Occupancy, Rents and Profits, Inland Transportation, Sprinkler Leakage, Falling Aircraft, Windstorm, and, in addition thereto, Riots or Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.   |
| Aid Association for Lutherans<br>Rev. Arnold Guebert, Edmonton                      | Life and Disability to the extent authorized by its Articles of Incorporation, Constitution and Laws.  |
| The Alberta Fire and Accident Insurance Company Limited<br>J. D. D. Spence, Calgary | Accident, Sickness.  |
| Alberta General Insurance Company<br>J. C. Black, Edmonton                          | Fire, Additional Perils under Supplemental Contract, Use and Occupancy, Rents and Profits, Weather, Sprinkler Leakage, Explosion, Falling Aircraft, Strikes, Riots or Civil Commotion, Earthquake, Inland Marine, Inland Transportation.   |
| Alliance Assurance Company Limited<br>H. Milton Martin, Edmonton                    | Fire, Accident, Automobile, Explosion, Boiler and Machinery, Guarantee, Real Property, Inland Transportation, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| Allstate Insurance Company<br>Sydney Wood, Edmonton                                 | Automobile, and Personal Accident.   |
| American Alliance Insurance Company<br>J. O. Miller, Calgary                        | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Automobile, excluding Public Liability, Earthquake, Marine, Explosion, Inland Marine, Inland Transportation, Hail, Personal Property, Sprinkler Leakage, Civil Commotion, Windstorm, Property Damage, limited to loss or damage to bridges, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |



INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1953 (Continued)

| NAME OF COMPANY AND ALBERTA CHIEF AGENT  | CLASSES OF INSURANCE   |
|--|--|
| American Automobile Insurance Company<br>William H. Cameron, Medicine Hat  | Accident, Sickness or Health, Guarantee, Suretyship, Theft, Liability, Automobile.   |
| American Automobile Fire Insurance Company<br>William H. Cameron, Medicine Hat   | This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.  |
| American Central Insurance Company<br>H. Milton Martin, Edmonton   | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Riots or Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| American Credit Indemnity Company of New York<br>S. Bruce Dodds, Edmonton  | Credit Insurance.  |
| American Equitable Assurance Company of New York<br>Frank Freeze, Calgary  | Fire, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| American Exchange Underwriters<br>Supt. of Insurance, Edmonton, Attorney   | Fire, including Use and Occupancy, Rents and Profits, Sprinkler Leakage, Inland Transportation, Windstorm, and, in addition thereto, Falling Aircraft, Riots or Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.   |
| The American Insurance Company<br>Robert H. Driscoll, Edmonton   | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Automobile, Explosion, Civil Commotion, Inland Marine, Inland Transportation, Real Property, Sprinkler Leakage, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| American Union Insurance Company of New York<br>R. M. Taylor, Edmonton   | This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.  |
| Ancient Order of Foresters in the Dominion of Canada,<br>The Subsidiary High Court of the<br>G. F. S. Grevett, Calgary | Life and Sickness, to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.  |
| Ancient Order of United Workmen of the Canadian<br>North-West<br>A. V. Evans, Calgary                                  | Fraternal Life.  |
| Anglo-Scottish Insurance Company Limited<br>Neil B. Crowe, Calgary   | Fire, including Use and Occupancy, Rents and Profits, Automobile, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Limited Hail, Windstorm, Guarantee, Plate Glass, Marine, Property Damage, Theft, Strikes, Employers' Liability, Fidelity, and, in addition thereto, Falling Aircraft, Earthquake, Riots or Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. |
| Arex Indemnity Company<br>Roger W. Roscoe, Edmonton  | Automobile, Employers' Liability, Public Liability, Property Damage, Theft, Forgery, Workmen's Compensation.   |
| The Associated Canadian Travellers<br>R. D. Buchan, Calgary  | Life and Personal Accident, to the extent authorized by its Act of Incorporation, Constitution and Laws.   |
| Atlas Assurance Company Limited<br>E. S. Buchan, Calgary   | Fire, Accident, Automobile, Limited Hail, Inland Transportation, Plate Glass, Sprinkler Leakage, Windstorm, Explosion, Theft, Property Damage, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| The Automobile Insurance Company of Hartford, Connecticut<br>S. Bruce Dodds, Edmonton                                  | Inland Transportation, Inland Marine, Automobile, excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof.   |

|   |   |
|---|---|
| Aviation and General Insurance Company Limited .....        | Accident, Aircraft, Employers' Liability, Public Liability.   |
| H. J. Busby, Calgary  |   |
| Balaise Fire Insurance Company Limited .....                | Fire, Automobile, and, in addition thereto, Falling Aircraft, Limited Hail, Limited or Inherent Explosion, Civil Com- |
| Norman W. Scott, Calgary                                    | motion, Sprinkler Leakage, Windstorm, Impact by Vehicles, limited to the insurance of the same property as is in-     |
|   | sured under a policy of fire insurance of the company.  |
| Beacon Insurance Company Limited .....                      | Life.   |
| H. A. Dyde, Edmonton, Attorney                              |   |
| Beaver Insurance Company .....                              | Fire, including Use and Occupancy, Rents and Profits, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling |
| C. F. Denbigh, Calgary                                      | Aircraft, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limi-       |
|   | ted to the insurance of the same property as is insured under a policy of fire insurance of the company.              |
| The Bee Fire Insurance Company of Paris, France .....       | Fire, Sprinkler Leakage, Limited Hail, Windstorm, Limited or Inherent Explosion, and, in addition thereto, Falling    |
| Benton Mackid, Calgary                                      | Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is in-    |
|   | sured under a policy of fire insurance of the company.  |
| The Bee Hail Insurance Company .....                        | Hail.   |
| Benton Mackid, Calgary                                      |   |
| Blackstone Mutual Insurance Company .....                   | Fire, and, in addition thereto, Falling Aircraft, Earthquake, Tornado, Hail, Sprinkler Leakage, Limited or Inherent   |
| H. J. McEwen, Calgary                                       | Explosion, Civil Commotion, Insurance against loss of or damage to property caused by vehicles, limited to the in-    |
|   | surance of the same property as is insured under a policy of fire insurance of the company.                           |
| The Boiler Inspection and Insurance Company of Canada ..... | Boiler and Machinery.   |
| G. P. Powles, Calgary                                       |   |
| Boston Insurance Company .....                              | Fire, Inland Transportation, Personal Property, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Air-  |
| F. G. Beckett, Calgary                                      | craft, Earthquake, Limited Hail, Limited or Inherent Explosion, Impact by Vehicles, limited to the insurance of the   |
|   | same property as is insured under a policy of fire insurance of the company.  |
| British America Assurance Company .....                     | Fire, including Use and Occupancy, Rents and Profits, Accident, Automobile, Aircraft, Explosion, Civil Commotion,     |
| A. S. MacRae, Edmonton                                      | Guarantee, Inland Marine, Inland Transportation, Marine, Property Damage, Plate Glass, Sickness, Sprinkler Leak-      |
|   | age, Theft, Limited Hail, Windstorm, Employers' Liability, Public Liability, Workmen's Compensation, and, in ad-      |
|   | dition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is |
|   | insured under a policy of fire insurance of the company.  |
| The British & European Insurance Company, Limited .....     | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, and, in addition thereto, Falling Aircraft,       |
| Norman A. Black, Edmonton                                   | Earthquake, Limited or Inherent Explosion, Riots or Civil Commotion, Sprinkler Leakage, Limited Hail, Windstorm,      |
|   | Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire  |
|   | insurance of the company.   |
| The British Aviation Insurance Company Limited .....        | Aircraft, Falling Aircraft, Personal Accident, Inland Transportation.   |
| John D. Mason, Calgary                                      |   |
| The British Canadian Insurance Company .....                | Fire, including Use and Occupancy, Rents and Profits, Accident, Automobile, Boiler and Machinery, Explosion, Civil    |
| Benton Mackid, Calgary                                      | Commotion, Guarantee, Inland Marine, Inland Transportation, Employers' Liability, Workmen's Compensation,             |
|   | Public Liability, Marine, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Limited Hail, Wind-     |
|   | storm, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the       |
|   | insurance of the same property as is insured under a policy of fire insurance of the company.                         |



INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1953 (Continued)

| NAME OF COMPANY AND ALBERTA CHIEF AGENT  | CLASSES OF INSURANCE   |
|--|--|
| The British Crown Assurance Corporation, Limited<br>R. S. Dant, Calgary              | Fire, Limited or Inherent Explosion, Limited Hail, Windstorm, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| The British Empire Assurance Company<br>Sydnie, Sutherland & Driscoll Ltd., Edmonton | Fire, including Use and Occupancy, Rents and Profits, Accident, Automobile, Explosion, Guarantee, Inland Marine, Inland Transportation, Public Liability, Sickness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| The British General Insurance Company Limited<br>N. A. Black, Edmonton               | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Automobile, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Property Damage, Limited or Inherent Explosion, Riots or Civil Commotion, Sprinkler Leakage, Limited Hail, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| The British Law Insurance Company Limited<br>A. T. Stedman, Calgary                  | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Automobile, Limited or Inherent Explosion, Limited Hail, Windstorm, Sprinkler Leakage, Inland Marine, Inland Transportation, and, in addition thereto, Falling Aircraft, Riots or Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| The British Northwestern Insurance Company<br>R. S. Dant, Calgary                    | Fire, Accident, Sickness, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, Property Damage, Inland Transportation, Theft, Employers' Liability, Public Liability, Plate Glass, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Malicious Damage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| British Pacific Insurance Company<br>J. C. K. Madsen, Edmonton                       | Accident and Sickness.   |
| British Traders' Insurance Company, Limited<br>C. F. Denbigh, Calgary                | Fire, including Use and Occupancy, Rents and Profits, Automobile, Explosion, Property Damage, Sprinkler Leakage, Limited Hail, Windstorm, Inland Marine, Ocean Marine, Inland Transportation, and, in addition thereto, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| Caledonian-American Insurance Company<br>David E. Clark, Calgary                     | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Limited or Inherent Explosion, Personal Property Floater, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| Caledonian Insurance Company<br>Hugh Melvin, Calgary                                 | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Sprinkler Leakage, Windstorm, Limited or Inherent Explosion, Personal Property Floater, Property Damage, Accident, Automobile, Inland Transportation, Guarantee, Plate Glass, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| Calvert Fire Insurance Company<br>C. W. Adams, Calgary                               | Automobile, excluding insurance against liability for loss or damage to persons or property caused by automobile or the use or operation thereof.  |
| The Canada Accident and Fire Assurance Company<br>W. H. Skimmer, Calgary             | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Employers' Liability, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Riots or Civil Commotion, Limited Hail, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. |
| Canada Health and Accident Assurance Corporation<br>Gordon Ingram, Edmonton          | Personal Accident and Sickness.  |

## Life, Personal Accident and Sickness.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Property Damage, Plate Glass, Real Property, Sickness, Theft, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Automobile, Inland Transportation, Inland Marine.

Fire, Automobile, Limited Personal Accident, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Automobile, Earthquake, Explosion, Forgery, including Fraud, Guarantee, Inland Transportation, Liability, Livestock, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Water Damage, Weather, and, in addition thereto, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents and Profits, Accident, Automobile, Theft, Explosion, Fidelity, Forgery, Guarantee, Liability, Inland Transportation, Livestock, Personal Property, Plate Glass, Public Liability, Sickness, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Additional Perils Supplemental Contract, Automobile, Employers' Liability, Plate Glass, Public Liability, Theft.

Fire, Accident, Automobile, Civil Commotion, Earthquake, Limited or Inherent Explosion, Forgery, including Fraud, Guarantee, Inland Marine, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather, and, in addition thereto, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Aircraft, Automobile, Limited or Inherent Explosion, Employers' Liability, Public Liability, Boiler and Machinery, Forgery, Fidelity, Guarantee, Plate Glass, Inland Transportation, Livestock, Real Property, Personal Property, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Sickness and Hospital Benefits.

Life, Sickness and Funeral Benefits.

Fire, Weather, Explosion, Riot, Impact by Vehicles or Aircraft, Smoke Damage, Sprinkler Leakage.

Fire, Automobile, Aircraft, Limited or Inherent Explosion, Forgery, Fidelity, Guarantee, Inland Transportation, Personal Property, Plate Glass, Theft, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Weather, Water Damage, insurance against loss of or damage to property caused by horses or cattle, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

The Canada Life Assurance Company .....  
J. W. Winn, Edmonton

Canada Security Assurance Company .....  
A. M. Young, Calgary

Canada West Insurance Company .....  
J. C. Landeryou, Edmonton

The Canadian Commerce Insurance Company .....  
Johnstone A. Weber, Edmonton

The Canadian Fire Insurance Company .....  
James M. Dowler, Calgary

Canadian General Insurance Company .....  
S. G. J. Robbins, Calgary

Canadian Home Assurance Company .....  
Norman W. Scott, Calgary

The Canadian Indemnity Company .....  
James M. Dowler, Calgary

The Canadian Mercantile Insurance Company .....  
E. B. Smith, Edmonton

Canadian National Railway Employees' Medical Aid Society  
of Saskatchewan .....  
C. B. Hunter, Edmonton

Canadian Order of Foresters .....  
Edward Brice, Edmonton

Canadian Reciprocal Underwriters .....  
Supt. of Insurance, Edmonton, Attorney

The Canadian Surety Company .....  
M. L. Charter, Edmonton



INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1953 (Continued)

| NAME OF COMPANY AND ALBERTA CHIEF AGENT  | CLASSES OF INSURANCE   |
|--|--|
| <p>Camers Exchange Subscribers at Warner Inter-Insurance Bureau .....</p> <p>Supt. of Insurance, Edmonton, Attorney</p>    | <p>Fire, including Use and Occupancy, Rents and Rental Value, Smoke Damage, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Riots or Civil Commotion, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.</p>   |
| <p>Car and General Insurance Corporation, Limited .....</p> <p>W. F. Solomon, Calgary</p>                                  | <p>Fire, Accident, Automobile, Sprinkler Leakage, Limited or Inherent Explosion, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.</p>  |
| <p>The Casualty Company of Canada .....</p> <p>R. Harold Davis, Calgary</p>  | <p>Fire, Accident, Automobile, Theft, Guarantee, Plate Glass, Liability, Sickness, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Limited Hail, Impact by Vehicles, Windstorm, Water Damage, Sprinkler Leakage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.</p>  |
| <p>Central Canadian Underwriters' Agency of the Toronto General Insurance Company .....</p> <p>G. E. Smetzer, Edmonton</p> | <p>Fire, including Use and Occupancy, Rents and Profits, Accident, Automobile, Theft, Explosion, Fidelity, Forgery, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Public Liability, Sickness, Sprinkler Leakage, Weather, Property Damage, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.</p>                    |
| <p>The Central Insurance Company Limited .....</p> <p>John D. Mason, Calgary</p>   | <p>Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Automobile, Explosion, Civil Commotion, limited Hail, Windstorm, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.</p>  |
| <p>Central Mutual Insurance Company .....</p> <p>W. W. Gillender, Calgary</p>  | <p>Fire, Automobile, excluding Public Liability, Inland Transportation, and, in addition thereto, Falling Aircraft, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.</p>   |
| <p>The Century Insurance Company Limited .....</p> <p>Neil B. Crowe, Calgary</p>   | <p>Fire, including Use and Occupancy, Rents and Profits, Automobile, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Limited Hail, Windstorm, Guarantee, Plate Glass, Marine, Property Damage, Theft, Strikes, Employers' Liability, Liability, Fidelity, and, in addition thereto, Falling Aircraft, Earthquake, Riots or Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.</p> |
| <p>The Citadel Insurance Company of Canada Limited .....</p> <p>A. T. Stedman, Calgary</p>                                 | <p>Fire, Automobile, Accident, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather.</p>  |
| <p>Citizens Insurance Company of New Jersey .....</p> <p>S. G. J. Robbins, Calgary</p>                                     | <p>Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Hail, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Windstorm, Inland Transportation, Automobile, excluding Public Liability, and, in addition thereto, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.</p>  |
| <p>Commerce Mutual Fire Insurance Company .....</p> <p>E. B. Smith, Edmonton</p>   | <p>Fire, Aircraft, Automobile, Limited or Inherent Explosion, Employers' Liability, Public Liability, Boiler and Machinery, Forgery, Fidelity, Guarantee, Plate Glass, Inland Transportation, Livestock, Real Property, Personal Property, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.</p>          |
| <p>Commercial Insurance Company of Newark, New Jersey .....</p> <p>W. H. McLaws, K.C., Calgary</p>                         | <p>Accident, to the extent permitted by the company's Certificate of Incorporation, Automobile, Guarantee, Plate Glass, Sickness, Theft.</p>   |
| <p>The Commercial Life Assurance Company of Canada .....</p> <p>W. E. Smith, Edmonton</p>                                  | <p>Life.</p>   |

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Limited or Inherent Explosion, Employers' Liability, Inland Transportation, Liability, Personal Property, Plate Glass, Property Damage, Sprinkler Leakage, Sickness, and, in addition thereto, Falling Aircraft, Earthquake, Riots or Civil Commotion, Limited Hail, Impact by Vehicles, Windstorm, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Public Liability, Employers' Liability, Inland Transportation, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Life, Personal Accident and Sickness.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Automobile, Employers' Liability, Forgery, Guarantee, Plate Glass, Public Liability, Theft, Windstorm, Earthquake, Property Damage, limited to Falling Aircraft, Strikes, Riots or Civil Commotion, Impact by Vehicles, Hail.

Life.

Fire, Automobile, Guarantee, Inland Transportation, Personal Property, Plate Glass, Theft, Liability, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Windstorm, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Life, Accident and Sickness.

Accident, Sickness, Automobile, excluding loss or damage by fire, Inland Transportation, Plate Glass, Theft, Liability.

Fire, including Use and Occupancy, Rents, Profits, Aircraft, Automobile, Explosion, Inland Transportation, Marine, Property Damage, limited to loss or damage to buildings and property caused by motor vehicles, Personal Property, Sprinkler Leakage, Windstorm, Earthquake, Hail, Real Property.

Life.

Fire, Automobile, Inland Transportation, Marine, Personal Property, Public Liability, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Limited or Inherent Explosion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Automobile, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Limited Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather, and Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Life.

Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Commercial Union Assurance Company Limited .....  
C. H. Chapman, Edmonton

Commonwealth Insurance Company .....  
E. S. Buchan, Calgary

Confederation Life Association .....  
H. K. Campbell, Calgary

The Connecticut Fire Insurance Company .....  
H. B. Macdonald, Calgary

Connecticut General Life Insurance Company .....  
S. Bruce Smith, K. C., Edmonton

Consolidated Fire and Casualty Insurance Company .....  
A. N. Hutchinson, Calgary

Continental Assurance Company .....  
Gibert F. Hirst, Calgary

Continental Casualty Company .....  
Ralph E. Erb, Calgary

The Continental Insurance Company .....  
J. B. McAr, Calgary

The Continental Life Insurance Company .....  
S. B. Simmonds, Edmonton

The Contingency Insurance Company Limited .....  
H. S. Villett, Edmonton

Co-operative Fire and Casualty Company .....  
C. C. Gant, Edmonton

Co-operative Life Insurance Company .....  
C. C. Gant, Edmonton

Cornhill Insurance Company Limited .....  
G. E. H. Smith, Edmonton



INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1953 (Continued)

| NAME OF COMPANY AND ALBERTA CHIEF AGENT  | CLASSES OF INSURANCE  |
|--|---|
| The Crown Life Insurance Company .....<br>F. W. Snell, Calgary   | Life, Personal Accident and Sickness.   |
| Cuna Mutual Insurance Society .....<br>Samuel O'Brien, Calgary   | Life, limited to the writing of insurance on lives of members of credit unions.   |
| Delaware Underwriters Agency of the Westchester<br>Fire Insurance Company .....<br>Gordon Smeltzer, Edmonton | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Explosion, Sprinkler Leakage, Falling Aircraft, Inland Marine, Inland Transportation, and, in addition thereto, Property Damage, limited to Strikes, Riots or Civil Commotion, Earthquake, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.                              |
| The Dominion Fire Insurance Company .....<br>G. E. H. Smith, Edmonton  | Fire, Public Liability, Employers' Liability, Automobile, Guarantee, Forgery, Plate Glass, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Windstorm, Civil Commotion, Limited or Inherent Explosion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.                                  |
| Dominion General Benefit Association .....<br>F. L. Shouldice, Calgary                                       | Personal Accident and Sickness to the extent authorized by its Act of Incorporation and By-Laws.  |
| The Dominion Life Assurance Company .....<br>J. A. Mather, Calgary   | Life, Personal Accident and Sickness.   |
| The Dominion of Canada General Insurance Company .....<br>H. B. Barnes, Calgary                              | Fire, Life, Accident, Automobile, Theft, Plate Glass, Guarantee, Inland Transportation, Liability, Boiler and Machinery, Sickness, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Civil Commotion, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. |
| The Eagle Fire Company of New York .....<br>A. M. Young, Calgary   | Fire, Automobile, Inland Transportation, Ocean Marine, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Sprinkler Leakage, Windstorm, Impact by Vehicles, Limited or Inherent Explosion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| Eagle Star Insurance Company Limited .....<br>R. S. Gant, Calgary  | Fire, Limited or Inherent Explosion, Limited Hail, Windstorm, Inland Transportation, Sprinkler Leakage, Personal Property, Property Damage, Plate Glass, Inland Marine, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Malicious Damage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.                     |
| The T. Eaton Life Assurance Company .....<br>J. A. Snowden, Edmonton   | Life.   |
| The Economical Mutual Insurance Company .....<br>J. W. Perkins, Edmonton                                     | Fire, Inland Transportation, Accident, Sickness, Automobile, Employers' Liability, Public Liability.  |
| The Empire Life Insurance Company .....<br>M. B. Draper, Edmonton  | Life.   |
| The Employers' Liability Assurance Corporation Limited .....<br>James Purdy, Calgary                         | Fire, including Smoke Damage, Accident, Automobile, Steam Boiler, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Property Damage, Limited Hail, Windstorm, Inland Transportation, Liability, Forgery, Theft, Civil Commotion, Impact by Vehicles, Falling Aircraft.   |

## Employers Mutual Liability Insurance Company

of Wisconsin .....  
Samuel O'Brien, Calgary

## Ensign Insurance Company

.....  
G. E. H. Smith, Edmonton

## Equitable Fire and Marine Insurance Company

.....  
G. P. Powles, Calgary

The Essex and Suffolk Equitable Insurance  
Society Limited

.....  
Johnstone A. Weber, Edmonton

## The Eureka-Security Fire and Marine Insurance Company

.....  
Gordon E. Smeltzer, Edmonton

## Excess Insurance Company Limited

.....  
Norman W. Scott, Calgary

## The Excelsior Life Insurance Company

.....  
G. E. Foster, Edmonton

## Federal Fire Insurance Company of Canada

.....  
A. N. Hutchinson, Calgary

## Federal Insurance Company

.....  
R. S. McLean, Edmonton

## Federated Mutual Implement and Hardware

Insurance Company .....  
Allison Webster, Edmonton

## Federation Insurance Company of Canada

.....  
A. N. Hutchinson, Calgary

Accident, including Public Liability and Employers' Liability, Aircraft, limited to Liability, Automobile, Fidelity, Forgery, Plate Glass, Sickness, Theft.

Fire, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Windstorm, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Automobile, Employers' Liability, Forgery, Guarantee, Plate Glass, Earthquake, Public Liability, Theft, Windstorm, Property Damage, limited to Falling Aircraft, Strikes, Riots or Civil Commotion, Impact by Vehicles, Hail.

Fire, Limited or Inherent Explosion, Limited Hail, Inland Transportation, Personal Property, Real Property, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, and, in addition thereto, Falling Aircraft, Earthquake, Windstorm, Sprinkler Leakage, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Life.

Fire, Automobile, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Personal Property, Plate Glass, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Windstorm, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Sprinkler Leakage, Limited or Inherent Explosion, Automobile, Limited Personal Accident, Personal Property, Inland Transportation, Limited Hail, Windstorm, Employers' Liability, Forgery, Guarantee, Plate Glass, Theft, Public Liability, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Malicious Damage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Smoke Damage, Automobile, Falling Aircraft, Inland Transportation, Personal Property, Property Damage, limited to loss and damage by automobiles or other motor vehicles, Sprinkler Leakage, Plate Glass, Public Liability, Theft, Weather, Personal Accident, Sickness, and, in addition thereto, Limited or Inherent Explosion, Riots or Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of same property as is insured under a policy of fire insurance of the company.

Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Personal Property, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Sprinkler Leakage, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Windstorm, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.



THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1953 (Continued)

CLASSES OF INSURANCE

| NAME OF COMPANY AND ALBERTA CHIEF AGENT  | CLASSES OF INSURANCE  |
|--|---|
| The Fidelity and Casualty Company of New York<br>J. B. McAra, Calgary                  | Accident, Aircraft, excluding loss or damage to an aircraft by fire or transportation, Automobile, excluding loss or damage by fire, Boiler and Machinery, Guarantee, Plate Glass, Sickness, Theft, Employers' Liability, Workmen's Compensation.   |
| Fidelity Insurance Company of Canada<br>C. E. Tait, Calgary                            | Accident, Automobile, Forgery, Guarantee, Liability, Plate Glass, Sickness, Theft.  |
| Fidelity Life Assurance Company<br>J. F. Lymburn, Edmonton                             | Life.   |
| Fidelity-Phoenix Fire Insurance Company of New York<br>J. B. McAra, Calgary            | Fire, including Use and Occupancy, Rents and Profits, Automobile, Aircraft, Explosion, Personal Property, Property Damage, limited to loss or damage to buildings and property caused by motor vehicles, Sprinkler Leakage, Inland Transportation, Windstorm, Earthquake, Hail, Real Property, Marine.  |
| Fire Association of Philadelphia<br>G. P. Powles, Calgary                              | Fire, including Use and Occupancy, Rents and Profits and Smoke Damage, Inland Transportation, Inland Marine, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| The Fire Insurance Company of Canada<br>A. N. Hutchinson, Calgary                      | Fire, Limited or Inherent Explosion, Sprinkler Leakage, Falling Aircraft, Earthquake, Limited Hail, Windstorm, Impact by Vehicles, Water Damage, Civil Commotion.   |
| Fireman's Fund Insurance Company<br>Johnstone A. Weber, Edmonton                       | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Earthquake, Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Property Damage, Personal Property Floater, Automobile, Guarantee, Plate Glass, Theft, Steam Boiler, Public Liability, Livestock, Limited Hail, Workmen's Compensation, Employers' Liability, Riots, Windstorm, Forgery, Hail, and, in addition thereto, Falling Aircraft, Malicious Damage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. |
| Firemen's Insurance Company of Newark, New Jersey<br>G. E. H. Smith, Edmonton          | Fire, Automobile, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| Fireproof-Sprinklered Underwriters<br>Supt. of Insurance, Edmonton, Attorney           | Fire, including Use and Occupancy, Rents and Profits, Inland Transportation, Sprinkler Leakage, Windstorm, and, in addition thereto, Riots or Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| First National Insurance Company of America<br>Roy W. Henry, Edmonton                  | Fire, Automobile, excluding Public Liability, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| The General Accident Assurance Company of Canada<br>R. C. Borland, Calgary             | Fire, Accident, Automobile, Boiler and Machinery, Earthquake, Explosion, Falling Aircraft, Forgery, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| General Accident Fire and Life Assurance Corporation Limited<br>R. C. Borland, Calgary | Fire, Accident, Automobile, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| General Casualty Company of America<br>Roy W. Henry, Edmonton                          | Accident, Automobile, excluding loss or damage by fire, Fidelity, Surety, Forgery, Plate Glass, Theft, Public Liability, Employers' Liability.  |

|  |  |
|--|--|
| General Exchange Insurance Corporation .....       | Automobile, excluding Public Liability.  |
| M. H. Chapman, Calgary                             |  |
| General Insurance Company of America .....         | Fire, Automobile, excluding Public Liability, and Property Damage, Explosion, Inland Transportation, Property Damage, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| Roy W. Henry, Edmonton                             |  |
| General Security Insurance Company of Canada ..... | Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Guarantee, Inland Transportation, Personal Property, Real Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| G. F. Stephenson, Edmonton                         |  |
| Girard Insurance Company of Philadelphia, Pa. .... | Fire, Automobile, Windstorm, and, in addition thereto, Falling Aircraft, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| G. E. H. Smith, Edmonton                           |  |
| Glens Falls Insurance Company .....                | Fire, including Smoke Damage, Automobile, excluding Public Liability, Explosion, Civil Commotion, Inland Transportation, Inland Marine, Ocean Marine, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| J. O. Miller, Calgary                              |  |
| The Globe Indemnity Company of Canada .....        | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Forgery, Guarantee, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| John D. Mason, Calgary                             |  |
| Gore District Mutual Fire Insurance Company .....  | Fire, Aircraft, Automobile, Boiler and Machinery, Credit, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Real Property, Livestock, Plate Glass, Personal Property, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Malicious Damage, Sprinkler Leakage, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| James Kellas, Edmonton                             |  |
| Grain Insurance and Guarantee Company .....        | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Guarantee, Theft, and, in addition thereto, Falling Aircraft, Limited Hail, Windstorm, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| Carlton W. Clement                                 |  |
| The Grand Orange Lodge of British America .....    | Life and Sickness to the extent authorized by its Articles of Incorporation, Constitution and Laws.  |
| R. J. Edgar, Calgary                               |  |
| Granite State Fire Insurance Company .....         | Fire, Limited or Inherent Explosion, Sprinkler Leakage, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| E. B. Allsopp, Edmonton                            |  |
| Great American Indemnity Company .....             | Accident, Automobile, excluding loss or damage to an automobile by fire or transportation, Aircraft, excluding loss or damage to an aircraft by fire or transportation, Guarantee, Plate Glass, Sickness, Theft, Employers' Liability, Public Liability.   |
| J. O. Miller, Calgary                              |  |
| Great American Insurance Company .....             | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Automobile, excluding Public Liability, Aircraft, excluding loss or damage to persons or property caused by an aircraft, Earthquake, Marine, Explosion, Inland Transportation, Hail, Inland Marine, Personal Property, Sprinkler Leakage, Property Damage, limited to loss or damage to bridges, Windstorm, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. |
| G. P. Powles, Calgary                              |  |



INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1953 (Continued)

CLASSES OF INSURANCE

NAME OF COMPANY AND ALBERTA CHIEF AGENT

|   |  |
|---|--|
| The Great-West Life Assurance Company<br>James Carver, Jr., Calgary         | Life, Accident and Sickness.   |
| The Guarantee Company of North America<br>E. S. Buchan, Calgary             | Forgery, insurance against loss through fraud, Guarantee, Inland Transportation, Personal Property, excluding loss or damage by fire, Theft.   |
| Guardian Assurance Company Limited (London, Eng.)<br>W. H. Skinner, Calgary | Fire, including Use and Occupancy, Rents and Profits, Falling Aircraft, Explosion, Personal Property, Sprinkler Leakage, Windstorm, Limited Hail, Accident, Automobile, Boiler and Machinery, Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Theft, Sickness, Forgery, and, in addition thereto, Earthquake, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| The Guardian Insurance Company of Canada<br>W. H. Skinner, Calgary          | Fire, including Use and Occupancy, Rents and Profits, Accident, Automobile, Boiler and Machinery, Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Personal Property, Weather, Explosion, Falling Aircraft, Earthquake, Forgery, Water Damage.   |
| Guildhall Insurance Company Limited<br>A. T. Stedman, Calgary               | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Limited or Inherent Explosion, Limited Hail, Windstorm, Inland Marine, Property Liability, Inland Transportation, Sprinkler Leakage, Sickness, Guarantee, and, in addition thereto, Falling Aircraft, Riots or Civil Commotion, Property Damage, limited to Riot and Impact by Vehicles or Aircraft, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| The Halifax Insurance Company<br>Edward A. Cote, Edmonton                   | Fire, including Smoke Damage, Accident, Automobile, Aircraft, Theft, Earthquake, Explosion, Falling Aircraft, Forgery, Guarantee, Hail, Inland Transportation, Livestock, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Weather, Windstorm, Sickness.  |
| The Hanover Fire Insurance Company<br>S. Bruce Dodds, Edmonton              | Fire, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Limited Hail, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| Hartford Accident and Indemnity Company<br>L. H. Fenerty, Q. C., Calgary    | Accident, Aircraft, excluding loss of or damage to an aircraft, Automobile, excluding loss of or damage to an automobile, Guarantee, Liability, Plate Glass, Theft.  |
| Hartford Fire Insurance Company<br>L. H. Fenerty, Q. C., Calgary            | Fire, including Use and Occupancy, Rents and Profits, Smoke Damage, Automobile, excluding Public Liability, Aircraft, excluding loss by reason of bodily injury to the person, Earthquake, Explosion, Inland Marine, Inland Transportation, Personal Property, Property Damage, Sprinkler Leakage, Weather, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| Hartford Livestock Insurance Company<br>L. H. Fenerty, Q. C., Calgary       | Livestock.   |
| Helvetia Swiss Fire Insurance Company Limited<br>James Kellas, Edmonton     | Fire, including Use and Occupancy, Rents and Profits, Automobile, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| The Home Insurance Company<br>O. D. Loudon, Calgary                         | Fire, Automobile, excluding Public Liability, Earthquake, Explosion, Falling Aircraft, Hail, Inland Transportation, Personal Property, Property Damage, limited to the insurance against direct loss or damage to property by automobiles or other motor vehicles, Real Property, to the extent authorized by the insurance laws of the State of New York, Sprinkler Leakage, Weather, Water Damage, Windstorm, and, in addition thereto, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. |

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Boiler and Machinery, Explosion, Forgery, Guarantee, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents and Profits, Accident, Automobile, Explosion, Guarantee, Inland Marine, Inland Transportation, Public Liability, Sickness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Accident, Aircraft, Automobile, Guarantee, Employers' Liability, Public Liability, Workmen's Compensation, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Boiler, Inland Transportation, Real Property, Windstorm, Limited Hail, Weather, Falling Aircraft, Earthquake, Explosion, Impact by Vehicles, Water Damage.

Life, Personal Accident and Sickness.

Accident, Aircraft, Automobile, excluding insurance against loss or damage by fire, Theft, Plate Glass, Sickness, Liability, Guarantee, Forgery.

Inland Marine, Inland Transportation.

Sick and Funeral Benefits.

Life, Personal Accident and Sickness, to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.

Sickness and Funeral Benefits only.

Fire, including Use and Occupancy, Rents and Profits, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Windstorm, and, in addition thereto, Riots or Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.

Fire, Aircraft, excluding loss or damage to persons or property caused by an aircraft, Falling Aircraft, Automobile, excluding Public Liability, Earthquake, Explosion, Civil Commotion, Hail, Marine, Inland Transportation, Personal Property, Property Damage, Sprinkler Leakage, Livestock, Windstorm, and, in addition thereto, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Accident, Automobile, Guarantee, Inland Transportation, Personal Property, Plate Glass, Theft, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Life, Personal Accident and Sickness.

Life, to the extent authorized by its Act of Incorporation, Constitution and Laws.

The Hudson Bay Insurance Company .....  
John D. Mason, Calgary

The Imperial Guarantee and Accident Insurance  
Company of Canada .....  
L. W. Whalley, Edmonton

Imperial Insurance Office .....  
D. J. Holland, Edmonton

The Imperial Life Assurance Company of Canada .....  
J. B. Kane, Edmonton

Indemnity Insurance Company of North America .....  
J. D. Craddock, Calgary

The Indemnity Marine Assurance Company Limited .....  
H. J. Busby, Calgary

Independent Mutual Benefit Federation .....  
Steve Frank, Lethbridge

The Independent Order of Foresters .....  
John Smith, Edmonton

Independent Order of Oddfellows, Manchester Unity .....  
Charles A. Potter, Edmonton

Individual Underwriters .....  
Supt. of Insurance, Edmonton, Attorney

Insurance Company of North America .....  
J. D. Craddock, Calgary

Insurance Corporation of Ireland Limited .....  
David E. Clark, Calgary

John Hancock Mutual Life Insurance Company .....  
S. Bruce Smith, Edmonton

Knights of Columbus .....  
James E. Enright, Edmonton



INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1953 (Continued)

NAME OF COMPANY AND ALBERTA CHIEF AGENT

CLASSES OF INSURANCE

|   |   |
|---|---|
| The Law Union and Rock Insurance Company Limited<br>E. S. Buchan, Calgary                   | Fire, including Smoke Damage, Accident, Falling Aircraft, Automobile, Earthquake, Limited or Inherent Explosion, Guarantee, Limited Hail, Inland Transportation, Property Damage, Sickness, Sprinkler Leakage, Windstorm, Riots or Civil Commotion, Liability, Plate Glass, Marine, Water Damage, Impact by Vehicles.   |
| The Legal and General Assurance Society Limited<br>G. P. Powles, Calgary                    | Fire, Automobile, Marine, Limited or Inherent Explosion, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Limited Hail, Windstorm.  |
| Liberty Mutual Fire Insurance Company<br>F. A. Elliott, Calgary                             | Fire, Automobile, Accident, Limited or Inherent Explosion, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Windstorm, Marine, Inland Transportation, Inland Marine, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| Liberty Mutual Insurance Company<br>F. A. Elliott, Calgary                                  | Accident, Automobile, Forgery, Fidelity, Plate Glass, Sickness, Property Liability, Public Liability, Employers' Liability and Theft.   |
| The Licenses and General Insurance Company Limited<br>W. F. Solomon, Calgary                | Fire, Automobile, Marine, Inland Transportation, Personal Property, Public Liability, Real Property, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| The Life Insurance Company of Alberta<br>R. M. Marven, Edmonton                             | Life.   |
| The Liverpool and London and Globe Insurance Company Limited<br>John D. Mason, Calgary      | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Boiler and Machinery, Explosion, Guarantee, Civil Commotion, Forgery, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, Earthquake, and, in addition thereto, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. |
| The Liverpool-Manitoba Assurance Company<br>John D. Mason, Calgary                          | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Automobile, Explosion, Civil Commotion, Sprinkler Leakage, Accident, Boiler and Machinery, Forgery, Guarantee, Sickness, Fidelity, Inland Marine, Inland Transportation, Theft, Liability, Plate Glass, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. |
| The Local Government Guarantee Society Limited<br>A. W. Evans, Edmonton                     | Fire, Limited or Inherent Explosion, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| London and County Insurance Company Limited<br>D. J. Holland, Edmonton                      | Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Windstorm, Personal Accident, Limited Hail, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| The London and Edinburgh Insurance Company Limited<br>A. N. Hutchinson, Calgary             | Automobile, Personal Accident and Sickness.   |
| The London and Lancashire Guarantee and Accident Company of Canada<br>G. A. Potter, Calgary | Fire, including Use and Occupancy, Rents and Profits, Accident, Sickness, Automobile, Guarantee, Plate Glass, Forgery, Liability, Theft, Limited Hail, Sprinkler Leakage, Limited or Inherent Explosion, Property Damage, Windstorm, and, in addition thereto, Falling Aircraft, Riots or Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |

|  |   |
|--|---|
| The London & Lancashire Insurance Company Limited<br>G. A. Potter, Calgary                           | Fire, including Use and Occupancy, Rents and Profits, Inland Marine, Marine, Automobile, Explosion, Sprinkler Leakage, Riots or Civil Commotion, Earthquake, Property Damage, Falling Aircraft, Limited Hail, Windstorm.  |
| The London and Provincial Marine and General Insurance Company, Limited<br>S. G. J. Robbins, Calgary | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Boiler and Machinery, Theft, Employers' Liability, Limited or Inherent Explosion, Fidelity, Guarantee, Limited Hail, Windstorm, Inland Transportation, Livestock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Earthquake, Riots, Strikes and Civil Commotion, Malicious Damage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. |
| London and Scottish Assurance Corporation Limited<br>H. J. Busby, Calgary                            | Fire, Automobile, Limited or Inherent Explosion, Liability, Personal Property, Property Damage, Plate Glass, Sprinkler Leakage, Theft, Marine, Inland Marine, Limited Hail, Windstorm.  |
| The London Assurance<br>A. T. Stedman, Calgary   | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Limited Hail, Inland Marine, Inland Transportation, Sprinkler Leakage, Sickness, Accident, Property Liability, Theft, Automobile, and, in addition thereto, Falling Aircraft, Limited or Inherent Explosion, Property Damage, limited to riot and Impact by Aircraft or Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| London Canada Insurance Company<br>L. H. Fenerty, Q. C., Calgary                                     | Fire, including Use and Occupancy, Rents and Profits, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Personal Property, Inland Transportation, Windstorm, and, in addition thereto, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| London Guarantee and Accident Company Limited<br>Mackid Agencies Limited, Calgary                    | Fire, Accident, Aircraft, Public Liability, Employers' Liability, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Fidelity, Surety, Inland Transportation, Inland Marine, Marine, Personal Property, Property Damage, Plate Glass, Sickness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| London Life Insurance Company<br>L. A. Nickols, Edmonton   | Life, Personal Accident and Sickness.   |
| Lumbermens Mutual Casualty Company<br>S. A. Sorenson, Edmonton                                       | Accident, Automobile, Boiler and Machinery, Guarantee, Plate Glass, Theft, Employers' Liability, Public Liability, Workmen's Compensation, Sickness.  |
| Lumbermen's Underwriting Alliance<br>Supt. of Insurance, Edmonton, Attorney                          | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Inland Marine, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Riots or Civil Commotion, Impact by Vehicles, Sprinkler Leakage, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.   |
| Lutheran Brotherhood<br>Rev. R. O. Olson, Edmonton   | Life and Disability, to the extent authorized by its Articles of Incorporation, Constitution and Laws.  |
| The Maccabees<br>R. O. Howell, Calgary   | Life, Disability and Sickness, to the extent authorized by its Articles of Association, Constitution and Laws.  |
| The Manufacturers Life Insurance Company<br>Sheldon Buckles, Calgary                                 | Life.   |
| Manufacturers Mutual Fire Insurance Company<br>H. J. McEwen, Calgary                                 | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Riots or Civil Commotion, Vandalism or Malicious Damage, Windstorm, Limited or Inherent Explosion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |



INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1953 (Continued)

| NAME OF COMPANY AND ALBERTA CHIEF AGENT   | CLASSES OF INSURANCE  |
|---|---|
| Maryland Casualty Company<br>J. O. Miller, Calgary  | Accident, Aircraft, excluding insurance against loss of or damage to an aircraft, Automobile, Boiler and Machinery, Flywheel, Forgery, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Theft, Employers' Liability, Public Liability, Workmen's Compensation, Water Damage.  |
| Mercantile Insurance Company<br>G. A. Potter, Calgary   | Fire, including Use and Occupancy, Rents and Profits, Limited or Inherent Explosion, Sprinkler Leakage, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Riots or Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| Merchants and Manufacturers Insurance Company<br>of New York<br>Frank Freeze, Calgary         | Fire, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| Merchants and Traders Assurance Company<br>J. O. Miller, Calgary                              | Fire, including Additional Perils Supplemental Contract, Smoke Damage, limited to the insurance of the same property as is insured under a fire policy, Explosion, Riots, Limited Hail, Falling Aircraft, Impact by Vehicles, Guarantee, Fidelity, Plate Glass, Live-stock, Theft, Liability, Inland Marine, Inland Transportation, Automobile, Sprinkler Leakage, Weather.                               |
| Merchants Fire Assurance Corporation of New York<br>Frank Freeze, Calgary                     | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| The Merchants Marine Insurance Company Limited<br>James Purdy, Calgary                        | Fire, including Smoke Damage, Automobile, Limited or Inherent Explosion, Limited Hail, Windstorm, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Civil Commotion, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| Mercury Insurance Company<br>J. L. Tremlett, Calgary  | Fire, Automobile, Earthquake, Limited or Inherent Explosion, Windstorm, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| The Metropolitan Casualty Insurance Company<br>of New York<br>John C. Hoy, Calgary            | Accident, Automobile, Forgery, Guarantee, Plate Glass, Sickness, Theft, Fidelity.   |
| Metropolitan Inter-Insurers<br>Supt. of Insurance, Edmonton, Attorney                         | Fire, including Use and Occupancy, Rents and Profits, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Windstorm, and, in addition thereto, Riots or Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.  |
| Metropolitan Life Insurance Company<br>T. N. Morphy, Calgary                                  | Life, Accident, Sickness.   |
| Michigan Fire and Marine Insurance Company<br>Ralph K. MacKay, Calgary                        | Fire, Explosion, Windstorm, Inland Transportation, Personal Property, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| The Mid-West Underwriters Agency of the<br>Canadian Surety Company<br>M. L. Charter, Edmonton | Fire, Automobile, Sprinkler Leakage, Windstorm, Limited or Inherent Explosion, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Water Damage, Civil Commotion, Weather, Impact by Vehicles, Insurance against loss of or damage to property caused by horses or cattle, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. |

Fire, Limited or Inherent Explosion, Limited Hail, Sprinkler Leakage, Windstorm, Theft, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Water Damage, Insurance against loss or damage by railroad engines, freight cars, passenger cars, automobiles, motorcycles and trucks, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Automobile, Civil Commotion, Inland Transportation, Personal Property, Real Property, Weather, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Inland Marine, Hail, Inland Transportation, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Sprinkler Leakage, Strikes, Riots or Civil Commotion, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Life.

Life and Insurance against disability arising from old age or injury to the person by accident, to the extent authorized by its Articles of Association, Constitution and Laws.

Life.

Life.

Fire, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Windstorm, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Automobile, Limited or Inherent Explosion, Plate Glass, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Life, to the extent authorized by its Articles of Incorporation, Constitution and Laws.

Personal Accident and Sickness.

Life, Accident and Sickness.

Life, Personal Accident and Sickness.

Fire, Automobile, Inland Transportation, Personal Property, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Mill Owners Mutual Fire Insurance Company .....  
W. R. Bradley, Calgary

Milwaukee Insurance Company of Milwaukee, Wis. ....  
W. H. McLaws, Q. C., Calgary

Minneapolis Fire and Marine Insurance Company .....  
W. F. Solomon, Calgary

The Minnesota Mutual Life Insurance Company .....  
Sydney Wood, Q. C., Edmonton, Attorney

Modern Woodmen of America .....  
Alex G. Stuart, Calgary

The Monarch Life Assurance Company .....  
A. J. Bures, Calgary

Montreal Life Insurance Company .....  
George H. Steer, Q. C., Edmonton

Monument Insurance Company Limited .....  
T. J. Ranaghan, Calgary

The Motor Union Insurance Company Limited .....  
J. O. Miller, Calgary

Thé Mutual Benefit Department of the Order  
of Railroad Telegraphers .....  
F. C. McLean, Edmonton

Mutual Benefit Health & Accident Association .....  
R. L. M. Hart, Edmonton

The Mutual Life Assurance Company of Canada .....  
W. J. McLeod, Edmonton

The Mutual Life Insurance Company of New York .....  
J. C. Anderson, Edmonton

National-Ben Franklin Insurance Company  
of Pittsburgh, Pa. ....  
G. E. H. Smith, Edmonton



INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1953 (Continued)

CLASSES OF INSURANCE

NAME OF COMPANY AND ALBERTA CHIEF AGENT

|  |   |
|--|---|
| The National Fire and Casualty Insurance Company<br>A. N. Hutchinson, Calgary                      | Fire, Limited or Inherent Explosion, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Sprinkler Leakage, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| National Fire Insurance Company of Hartford<br>C. Tait, Calgary                                    | Fire, Accident, Automobile, Explosion, Forgery, Guarantee, Inland Transportation, Insurance against intentional or other damage to, or loss of property of any kind, real or personal, Plate Glass, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Water Damage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. |
| The National Life Assurance Company of Canada<br>W. E. Simpson, Edmonton                           | Life.   |
| National Provincial Insurance Company Limited<br>Robert Steele, Edmonton                           | Fire, Limited or Inherent Explosion, Plate Glass, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| New England Insurance Company<br>Ralph K. MacKay, Calgary  | Fire, Inland Transportation, Personal Property, Limited or Inherent Explosion, and, in addition thereto, Falling Aircraft, Earthquake, Sprinkler Leakage, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| New Hampshire Fire Insurance Company<br>E. B. Allsopp, Edmonton                                    | Fire, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, Hail, Inland Transportation, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| New York Reciprocal Underwriters<br>Supt. of Insurance, Edmonton, Attorney                         | Fire, including Use and Occupancy, Rents and Profits, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Windstorm, and, in addition thereto, Riots or Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.  |
| New York Life Insurance Company<br>John H. Murchie, Calgary  | Life, Personal Accident and Sickness.   |
| New York Underwriters Insurance Company<br>E. S. Buchan, Calgary                                   | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Explosion, Civil Commotion, Falling Aircraft, Inland Marine, Inland Transportation, Sprinkler Leakage, Windstorm, and, in addition thereto, Earthquake, Malicious Damage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| The New Zealand Insurance Company Limited<br>G. F. Stephenson, Edmonton                            | Fire, Automobile, Inland Transportation, Personal Property, Plate Glass, Public Liability, Theft, Ocean Marine, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Windstorm, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| Niagara Fire Insurance Company<br>J. B. McAra, Calgary   | Fire, including Use and Occupancy, Rents and Profits, Aircraft, Automobile, Explosion, Earthquake, Inland Transportation, Personal Property, Property Damage, limited to loss or damage to buildings and property caused by motor vehicles, Sprinkler Leakage, Windstorm, Real Property.  |
| The Non-Marine Underwriters, Members of Lloyd's,<br>London, England<br>G. D. K. Kinnaird, Edmonton | All classes except Life and Hail Insurance.   |
| North American Life and Casualty Company<br>G. C. Willis, Edmonton                                 | Life, Personal Accident and Sickness.   |
| North American Life Assurance Company<br>J. F. Schurman, Edmonton                                  | Life.   |

|  |  |
|--|--|
| North British and Mercantile Insurance Company Limited .....             | Fire, Accident, Aircraft, Automobile, Guarantee, Inland Transportation, Plate Glass, Sickness, Limited Hail, Explosion, Earthquake, Personal Property, Public Liability, Employers' Liability, Workmen's Compensation, Property Damage, Windstorm, Theft, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| The North Empire Fire Insurance Company .....                            | Fire, Limited or Inherent Explosion, Inland Transportation, Inland Marine, Personal Property, Sprinkler Leakage, Limited Hail, Windstorm, Property Damage, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| The Northern Assurance Company Limited .....                             | Fire, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Guarantee, Inland Transportation, Marine, Inland Marine, Liability, Personal Property, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Limited Hail, Windstorm.   |
| The Northern Life Assurance Company of Canada .....                      | Life.  |
| The North River Insurance Company .....                                  | Fire, including Use and Occupancy, Rents and Profits, Inland Marine, Inland Transportation, Sprinkler Leakage, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| Northwest Casualty Company .....   | Accident, Automobile, Plate Glass and Theft.   |
| The North West Commercial Travellers' Association of Canada .....        | Life, to the extent authorized by its Act of Incorporation, Constitution and Laws.   |
| James D. May, Calgary  |  |
| Northwestern Mutual Fire Association .....                               | Fire, including Use and Occupancy, Rents and Profits, Inland Marine, Inland Transportation, Public Liability, limited to liability for loss or damage to property, Personal Property, Property Damage, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| W. R. Watson, Edmonton   |  |
| Nova Scotia National Insurance Company of Milwaukee, Wisconsin .....     | Fire, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Weather, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| G. E. H. Smith, Edmonton   |  |
| Norwich Union Fire Insurance Company Limited .....                       | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Explosion, Forgery, Guarantee, Inland Transportation, Liability, Personal Property, Property Damage, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, Ocean Marine, and, in addition thereto, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| A. M. Young, Calgary   |  |
| The Norwich Union Life Insurance Society .....                           | Life.  |
| H. C. Cooper, Edmonton   |  |
| Nova Scotia Fire Underwriters Agency of the Home Insurance Company ..... | Fire, Automobile, excluding Public Liability, Earthquake, Explosion, Falling Aircraft, Hail, Inland Transportation, Personal Property, Property Damage, limited to the insurance against direct loss or damage to property by automobiles or other motor vehicles, Real Property, to the extent authorized by the insurance laws of the State of New York, Sprinkler Leakage, Weather, Water Damage, Windstorm, and, in addition thereto, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. |
| O. D. Loudon, Calgary  |  |



INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1953 (Continued)

| NAME OF COMPANY AND ALBERTA CHIEF AGENT   | CLASSES OF INSURANCE  |
|---|---|
| The Occidental Fire Insurance Company<br>L. J. Reuter, Edmonton                 | Fire, Automobile, Theft, Explosion, Plate Glass, Sprinkler Leakage, Workmen's Compensation, Public Liability, Employers' Liability, Limited Hail, Inland Transportation, Windstorm, Property Damage, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| Occidental Life Insurance Company of California<br>G. W. Skene, Calgary         | Life, Personal Accident and Sickness.   |
| The Ocean Accident and Guarantee Corporation, Limited<br>G. L. Peet, Calgary    | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Boiler and Machinery, (breakdown of electrical machinery), Property Damage, Limited or Inherent Explosion, Employers' Liability, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Riots or Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. |
| The Order of United Commercial Travelers of America<br>C. W. Burt, Medicine Hat | Accident, to the extent authorized by its Articles of Incorporation, Constitution and Laws.   |
| The Orion Insurance Company Limited<br>S. Bruce Dodds, Edmonton                 | Fire, Accident, Automobile, Inland Transportation, Inland Marine, Personal Property, Plate Glass, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Sprinkler Leakage, Civil Commotion, Limited or Inherent Explosion, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| The Pacific Coast Fire Insurance Company<br>Neil B. Crowe, Calgary              | Fire, including Use and Occupancy, Rents and Profits, Earthquake, Automobile, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Limited Hail, Windstorm, Guarantee, Plate Glass, Marine, Property Damage, Theft, Strikes, Employers' Liability, Liability, Fidelity, and, in addition thereto, Falling Aircraft, Riots or Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| Pacific Fire Insurance Company<br>Frank Freeze, Calgary                         | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| The Palatine Insurance Company Limited<br>V. B. Graveley, Calgary               | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Automobile, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Limited Hail, Windstorm, Riots or Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| The Patriotic Assurance Company Limited<br>D. J. Holland, Edmonton              | Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Limited Hail, Windstorm, Personal Accident, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| The Paul Revere Life Insurance Company<br>F. Armour Ford, Q. C., Edmonton       | Life, Personal Accident and Sickness.   |
| Pearl Assurance Company Limited<br>F. L. G. Bermingham, Calgary                 | Fire, Accident, Liability, Plate Glass, Automobile, Theft, Forgery, Limited or Inherent Explosion, Guarantee, Inland Transportation, Sprinkler Leakage, Windstorm, Property Damage, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |

Pearl Underwriters Agency of Pearl Assurance  
Company Limited .....  
F. L. G. Bermingham, Calgary

The Perth Mutual Fire Insurance Company .....  
W. V. Wilkin, Edmonton, Attorney

The Phenix Fire Insurance Company .....  
H. S. Villett, Edmonton

Phenix Underwriters Agency of Fidelity-Phenix  
Fire Insurance Company of New York .....  
J. B. McAra, Calgary

Philadelphia Fire and Marine Insurance Company .....  
J. D. Craddock, Calgary

Phoenix Assurance Company Limited .....  
R. L. Fenerty, Q. C., Calgary

The Phoenix Insurance Company (Hartford, Conn.) .....  
R. H. Driscoll, Edmonton

The Planet Assurance Company Limited .....  
D. J. Holland, Edmonton

Plymouth Department of the New England Insurance Company  
Ralph K. MacKay, Calgary

Polish Society for Brotherly Aid .....  
Ignace Maciejowski, Coleman

Pool Insurance Company .....  
C. C. Falck, Calgary

The Portage La Prairie Mutual Insurance Company .....  
Bruce H. Bays, Edmonton

Fire, Accident, Liability, Plate Glass, Automobile, Theft, Forgery, Limited or Inherent Explosion, Guarantee, Inland Transportation, Sprinkler Leakage, Windstorm, Property Damage, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents and Profits, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Falling Aircraft, Strikes, Riots or Civil Commotion, Earthquake, Weather.

Fire, Limited or Inherent Explosion, Automobile, limited to insurance against loss of or damage to an automobile by fire, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Sprinkler Leakage, Limited Hail, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents and Profits, Automobile, Earthquake, Explosion, Aircraft, Inland Transportation, Property Damage, limited to loss or damage to building and property caused by motor vehicles, Personal Property, Sprinkler Leakage, Windstorm, Real Property.

Fire, Limited or Inherent Explosion, Inland Transportation, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Accident, Public Liability, Employers' Liability, Aircraft, Automobile, Earthquake, Explosion, Civil Commotion, Fidelity, Surety, Forgery, Inland Transportation, Inland Marine, Marine, Personal Property, Property Damage, Plate Glass, Sickness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Automobile, Employers' Liability, Forgery, Guarantee, Plate Glass, Public Liability, Theft, Earthquake, Windstorm, Property Damage, limited to Falling Aircraft, Strikes, Riots or Civil Commotion, Impact by Vehicles, Hail, Aircraft.

Fire, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Windstorm, Limited Hail, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Inland Transportation, Personal Property, Limited or Inherent Explosion, and, in addition thereto, Falling Aircraft, Earthquake, Sprinkler Leakage, Impact by Vehicles, Limited Hail, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Sickness and Funeral.

Fire, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Sprinkler Leakage, Civil Commotion, and Limited Hail, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Limited or Inherent Explosion, Inland Transportation, Sprinkler Leakage, Theft, Limited Hail, Windstorm, Personal Property, and, in addition thereto, Falling Aircraft, Riots or Civil Commotion, Malicious Damage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1953 (Continued)

CLASSES OF INSURANCE

NAME OF COMPANY AND ALBERTA CHIEF AGENT

|   |   |
|---|---|
| Progressive Insurance Company of Canada<br>E. B. Alsopp, Edmonton                     | Fire, Accident, Automobile, Guarantee, Inland Transportation, Personal Property, Plate Glass, Real Property, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Weather, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| The Protective Association of Canada<br>J. H. Morrison, Edmonton                      | Personal Accident and Sickness.   |
| The Province Fire Insurance Company<br>W. V. Wilkin, Edmonton                         | Fire, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| Providence Washington Insurance Company<br>S. Bruce Smith, Edmonton                   | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Explosion, Automobile, Inland Marine, Inland Transportation, Employers' Liability, Public Liability, Hail, Sprinkler Leakage, Windstorm, Marine, and, in addition thereto, Property Damage, limited to Falling Aircraft, Earthquake, Civil Commotion, Theft, and Impact by Vehicles, Riots, Water Damage.   |
| Provincial Insurance Company Limited<br>J. D. Clay, Calgary                           | Fire, Automobile, Limited or Inherent Explosion, Personal Property, Limited Hail, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| The Prudential Assurance Company Limited (of England)<br>Charles G. Byrne, Calgary    | Life, Fire, Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| The Prudential Insurance Company of America<br>C. M. Bradley, Calgary                 | Life, Personal Accident and Sickness.   |
| Quebec Fire Assurance Company<br>G. A. Potter, Calgary                                | Fire, including Use and Occupancy, Rents and Profits, Limited or Inherent Explosion, Limited Hail, Windstorm, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Riots or Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| Queensland Insurance Company Limited<br>Benton Mackid, Calgary                        | Fire, Automobile, Limited or Inherent Explosion, Inland Transportation, Sprinkler Leakage, Plate Glass, Theft, Inland Marine, Liability, Windstorm.   |
| Railway Passengers Assurance Company<br>L. J. Reuter, Edmonton                        | Fire, Accident, Automobile, Theft, Guarantee, Plate Glass, Sickness, Inland Transportation, Sprinkler Leakage, Explosion, Limited Hail, Personal Property, Public Liability, Employers' Liability, Workmen's Compensation, Windstorm, Property Damage, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. |
| Reliance Insurance Company of Canada<br>L. R. Williams, Edmonton                      | Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Automobile, Employers' Liability, Forgery, Guarantee, Plate Glass, Public Liability, Theft, Windstorm, Property Damage, limited to Strikes, Riots or Civil Commotion, Impact by Vehicles, Falling Aircraft, Earthquake.   |
| Reliance Insurance Company of Philadelphia<br>W. H. Skinner, Calgary                  | Fire, Inland Transportation, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Windstorm, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| Retail Lumbermen's Inter-Insurance Exchange<br>Supt. of Insurance, Edmonton, Attorney | Fire, Windstorm, and, in addition thereto, Falling Aircraft, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.   |



## Fire (Lumber Yards Only).

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Automobile, excluding Public Liability, Aircraft, excluding loss or damage to persons or property caused by an aircraft, Earthquake, Explosion, Inland Transportation, Civil Commotion, Inland Marine, Marine, Hail, Personal Property, Sprinkler Leakage, Windstorm, Property Damage, limited to loss or damage to bridges, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Accident, Public Liability, Sickness, Explosion, Automobile, Inland Transportation, Employers' Liability, Personal Property, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Life, Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Aircraft, Boiler and Machinery, Earthquake, Explosion, Forgery, Guarantee, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, Civil Commotion, and, in addition thereto, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Limited or Inherent Explosion, Sprinkler Leakage, Property Damage, limited to Riots, Impact by Vehicles or Aircraft and Water Damage, Windstorm, Limited Hail.

Fire, Explosion, Sprinkler Leakage, Windstorm, Automobile, Inland Transportation, Earthquake, Theft, and, in addition thereto, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Automobile, excluding loss or damage by fire and theft.

Fire, including Additional Perils Supplemental Contract, Automobile, Inland Transportation, Personal Property, Public Liability, Employers' Liability, Theft, Windstorm.

Fire, Accident, Automobile, Limited or Inherent Explosion, Forgery, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Theft, Windstorm, Boiler, Inland Transportation, Machinery, Personal Property, and, in addition thereto, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Automobile, Limited Personal Accident, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Windstorm, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Personal Property, Liability, Property Damage, Plate Glass, Sprinkler Leakage, Limited Hail, Windstorm.

Fire, Automobile, Explosion, Inland Transportation, Sprinkler Leakage, Personal Property, Accident, Plate Glass, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Limited Hail, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Limited or Inherent Explosion, Limited Hail, Inland Transportation, Sprinkler Leakage, Windstorm, and Property Damage, limited to Falling Aircraft, Earthquake, and Civil Commotion, Hail.

|  |  |
|--|--|
| Retail Lumbermen's Mutual Fire Insurance Company .....                       |  |
| E. W. Stacey, Edmonton   |  |
| Rochester Underwriters' Agency of The Great American Insurance Company ..... |  |
| G. P. Powles, Calgary  |  |
| The Royal Exchange Assurance .....   |  |
| G. P. Powles, Calgary  |  |
| Royal Insurance Company Limited .....  |  |
| John D. Mason, Calgary   |  |
| The Royal Scottish Insurance Company Limited .....                           |  |
| H. J. Busby, Calgary   |  |
| St. Paul Fire and Marine Insurance Company .....                             |  |
| J. L. Tremlett, Calgary  |  |
| Saint Paul-Mercury Indemnity Company of Saint Paul .....                     |  |
| J. L. Tremlett, Calgary  |  |
| Saskatchewan Mutual Insurance Company .....                                  |  |
| W. V. Wilkin, Edmonton   |  |
| Scottish Canadian Assurance Corporation .....                                |  |
| T. A. Hornbrook, Calgary   |  |
| Scottish Insurance Corporation Limited .....                                 |  |
| G. E. Smeltzer, Edmonton   |  |
| Scottish Metropolitan Assurance Company Limited .....                        |  |
| F. M. McClelland, Calgary  |  |
| The Scottish Union and National Insurance Company .....                      |  |
| Ross M. Taylor, Edmonton   |  |
| The Sea Insurance Company Limited .....                                      |  |
| J. O. Miller, Calgary  |  |

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1953 (Continued)

| NAME OF COMPANY AND ALBERTA CHIEF AGENT                                   | CLASSES OF INSURANCE  |
|---|---|
| Security Insurance Company of New Haven<br>J. O. Miller, Calgary          | Fire, including Use and Occupancy, Rents and Profits and Smoke Damage, Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| Security National Insurance Company<br>R. S. Dant, Calgary                | Fire, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Windstorm, Civil Commotion, Malicious Damage, Sprinkler Leakage, Limited or Inherent Explosion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| Service Fire Insurance Company of New York<br>L. M. McMullen, Calgary     | Automobile, excluding Public Liability.   |
| Sons of Norway (The Supreme Lodge of the)<br>Sigurd Lefarud, Viking       | Life, Disability and Sickness, to the extent authorized by its Articles of Incorporation, Constitution and Laws.  |
| Sons of Scotland Benevolent Association<br>Hugh Wigston, Edmonton         | Life and Sickness, to the extent authorized by its Act of Incorporation, Constitution and Laws.   |
| The South British Insurance Company Limited<br>C. F. Denbigh, Calgary     | Fire, including Use and Occupancy, Rents and Profits, Automobile, Inland Transportation, Plate Glass, Property Damage, Theft, Liability, Inland Marine, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Windstorm, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| The Sovereign Life Assurance Company of Canada<br>C. L. Olsen, Edmonton   | Life.   |
| Springfield Fire and Marine Insurance Company<br>Ralph K. MacKay, Calgary | Fire, Aircraft, excluding liability for loss or damage to persons caused by an aircraft, Explosion, Hail, Inland Transportation, Personal Property, Weather, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| Standard Insurance Company of New York<br>W. Craig Montgomerie, Calgary   | Fire, including Smoke Damage, Earthquake, Explosion, Falling Aircraft, Inland Transportation, Windstorm, Water Damage.  |
| The Standard Life Assurance Company<br>C. N. Morris, Calgary              | Life.   |
| The Stanstead & Sherbrooke Insurance Company<br>W. V. Wilkin, Edmonton    | Fire, including Smoke Damage, Earthquake, Weather, and, in addition thereto, Falling Aircraft, Limited Hail, Limited or Inherent Explosion, Riots or Civil Commotion, Sprinkler Leakage, Malicious Damage, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| The State Assurance Company Limited<br>C. H. Chapman, Edmonton            | Fire, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| Sun Insurance Office Limited<br>D. J. Holland, Edmonton                   | Fire, Accident, Falling Aircraft, Automobile, Earthquake, Explosion, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Workmen's Compensation, Marine, Plate Glass, Personal Property, Property Damage, limited to direct loss and damage to property by vehicles, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Impact by Vehicles, Weather, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. |
| Sun Life Assurance Company of Canada<br>R. A. Coulthard, Edmonton         | Life.   |

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Limited or Inherent Explosion, Accident, Automobile, Personal Property Floater, Guarantee, Plate Glass, Inland Transportation, Windstorm, Sprinkler Leakage, Property Damage, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents and Profits, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Windstorm, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents and Profits, Accident, Automobile, Explosion, Forgery, Fidelity, Guarantee, Inland Transportation, Theft, Liability, Personal Property, Plate Glass, Public Liability, Property Damage, Sprinkler Leakage, Sickness, Weather, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Automobile, Guarantee, Inland Transportation, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Windstorm, Weather, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Accident, Automobile, Explosion, Forgery, Guarantee, Inland Transportation, Personal Property, Plate Glass, Real Property, Sickness, Theft, Windstorm, Hail, and, in addition thereto, Falling Aircraft, Earthquake, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Personal Accident and Sickness.

Fire, Automobile, excluding Public Liability, Aircraft, excluding liability for loss or damage to persons caused by an aircraft, Limited or Inherent Explosion, Inland Transportation, Property Damage, Sprinkler Leakage, Limited Hail, Windstorm, Boiler and Machinery, Plate Glass, Theft, Marine.

Automobile, excluding loss of or damage to an automobile by fire, Aircraft, excluding loss of or damage to an aircraft by fire, Boiler and Machinery, Employers' Liability, Public Liability, Property Damage, Guarantee, Theft, Plate Glass.

Life, Accident, excluding insurance against liability for loss or damage to property, Sickness, Public Liability, limited to liability for loss or damage to the person of others, Employers' Liability, Workmen's Compensation, Insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof, Insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Automobile, Inland Transportation, Employers' Liability, Marine, Personal Property, Plate Glass, Property Damage, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Riots or Civil Commotion, Sprinkler Leakage, Limited or Inherent Explosion, Impact by Vehicles, Water Damage, Limited Hail, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents and Profits, Accident, Sickness, Automobile, Explosion, Guarantee, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Limited Hail, Windstorm, Liability, Inland Marine, Inland Transportation, Ocean Marine, and, in addition thereto, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Svea-Norran Insurance Company Limited .....  
D. E. Clark, Calgary

Switzerland General Insurance Company Limited .....  
James Kellas, Edmonton

Toronto General Insurance Company .....  
G. E. Smeltzer, Edmonton

Traders General Insurance Company .....  
R. L. Fenerty, Q. C., Calgary

Transcontinental Insurance Company .....  
S. G. J. Robbins, Calgary

Transportation Insurance Company .....  
Sydney Wood, Edmonton

The Travelers Fire Insurance Company .....  
F. H. Whitney, Calgary

The Travelers Indemnity Company (Hartford, Conn.) .....  
F. H. Whitney, Calgary

The Travelers Insurance Company (Hartford, Conn.) .....  
F. H. Whitney, Calgary

Union Assurance Society Limited .....  
N. A. Black, Edmonton

Union Insurance Society of Canton Limited .....  
G. L. Peet, Calgary



INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1953 (Continued)

| NAME OF COMPANY AND ALBERTA CHIEF AGENT   | CLASSES OF INSURANCE  |
|---|---|
| The Union Marine and General Insurance Company Limited .....<br>J. A. Weber, Edmonton                 | Fire, Accident, Public Liability, Employers' Liability, Automobile, Limited or Inherent Explosion, Fidelity, Surety, Inland Transportation, Inland Marine, Marine, Personal Property, Property Damage, Plate Glass, Sicknes, Sprinkler Leakage, Theft, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| The United Assurance Underwriters of the Canadian Indemnity Company .....<br>H. B. Macdonald, Calgary | Fire, Accident, Automobile, Civil Commotion, Earthquake, Limited or Inherent Explosion, Forgery, including Fraud, Guarantee, Inland Marine, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sicknes, Water Damage, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| United Benefit Life Insurance Company .....<br>R. L. M. Hart, Edmonton                                | Life.   |
| United British Insurance Company Limited .....<br>R. H. Driscoll, Edmonton                            | Fire, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| United National Indemnity Company .....<br>H. S. Villett, Edmonton                                    | Fire, Accident, Automobile, Explosion, Forgery, Guarantee, Inland Transportation, Personal Property, Plate Glass, Real Property, Sicknes, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Sprinkler Leakage, Impact by Vehicles, Windstorm, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |
| The United Scottish Insurance Company Limited .....<br>H. B. Macdonald, Calgary                       | Fire, Automobile, Personal Accident, provided in connection with a policy of automobile insurance insuring against liability for bodily injuries, limited to expenses incurred arising from bodily injuries suffered by driver and passengers and resulting from the ownership or operation of an automobile, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. |
| United States Fidelity and Guaranty Company .....<br>C. E. Tait, Calgary                              | Accident, Automobile, Forgery, Aircraft, Guarantee, Liability, Plate Glass, Sicknes, Theft.   |
| United States Fire Insurance Company .....<br>J. A. Weber, Edmonton                                   | Fire, including Use and Occupancy, Rents and Profits, Inland Transportation, Inland Marine, and, in addition thereto, Falling Aircraft, Earthquake, Sprinkler Leakage, Explosion, Strikes, Riots, Civil Commotion, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| United States Guarantee Company .....<br>R. S. McLean, Edmonton                                       | Automobile, Accident, Workmen's Compensation, Employers' Liability, Public Liability, Forgery, Guarantee, Theft.  |
| The Unity Fire and General Insurance Company .....<br>Clay-Robinson Limited, Calgary                  | Fire, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |
| Warner Reciprocal Insurers .....<br>Supt. of Insurance, Edmonton, Attorney                            | Fire, including Use and Occupancy, Rents and Rental Value, Smoke Damage, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Riots or Civil Commotion, Sprinkler Leakage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.   |
| Washington National Insurance Company .....<br>J. G. Butler Ltd., Edmonton                            | Personal Accident and Sicknes.  |
| The Wawanesa Mutual Insurance Company .....<br>G. C. Trites, Edmonton.                                | Fire, Automobile, including Medical expense policy, Limited or Inherent Explosion, Guarantee, Liability, Inland Transportation, Plate Glass, Livestock, Personal Property, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.   |

Fire, Automobile, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Personal Property, Plate Glass, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Windstorm, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Explosion, Sprinkler Leakage, Inland Marine, Inland Transportation, Hail, Falling Aircraft, and, in addition thereto, Property Damage, limited to Strikes, Riots or Civil Commotion, Earthquake, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents and Profits, Accident, Automobile, Aircraft, Boiler and Machinery, Explosion, Civil Commotion, Forgery, Guarantee, Inland Marine, Inland Transportation, Employers' Liability, Public Liability, Workmen's Compensation, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Windstorm, Limited Hail, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Life.

Guarantee.

Fire, including Additional Perils Supplemental Contract, Use and Occupancy, Rents and Profits, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a fire policy, Sprinkler Leakage, Strikes, Riots or Civil Commotion, Explosion, Weather, Steam Boiler, Automobile, Guarantee, Plate Glass, Theft, Accident, Sickness, Suretyship, Liability, Livestock, Inland Marine, Inland Transportation.

Fire, Accident, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Automobile, excluding Public Liability, Earthquake, Explosion, Falling Aircraft, Hail, Inland Transportation, Personal Property, Property Damage, limited to the insurance against direct loss or damage to property by automobiles or other motor vehicles, Real Property, to the extent authorized by the insurance laws of the State of New York, Sprinkler Leakage, Weather, Water Damage, Windstorm, and, in addition thereto, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Life, to the extent authorized by its Articles of Incorporation, Constitution and Laws.

Life, Personal Accident and Sickness, to the extent authorized by its Act of Incorporation and By-laws.

Fire, Automobile, Employers' Liability, Inland Transportation, Personal Property, Public Liability, Theft, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Smoke Damage, Earthquake, Explosion, Limited or Inherent, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Windstorm.

Wellington Fire Insurance Company .....  
Frank R. Freeze, Calgary

Westchester Fire Insurance Company .....  
W. H. Skinner, Calgary

The Western Assurance Company .....  
E. S. Buchan, Calgary

The Western Life Assurance Company .....  
J. P. Switky, Calgary

Western Surety Company Limited .....  
E. F. M. Hill, Calgary

Western Union Insurance Company .....  
Frank R. Freeze, Calgary

The Westminster Fire Office .....  
H. S. Villett, Edmonton

The Winnipeg Fire Underwriters Agency of the  
Home Insurance Company .....  
O. D. Loudon, Calgary

Woman's Benefit Association .....  
Mrs. Hilda A. Nimmo, Edmonton

Workers Benevolent Association of Canada .....  
A. Radomsky, Edmonton

The World Auxiliary Insurance Corporation Limited .....  
E. A. Christenson, Edmonton

The World Fire and Marine Insurance Company .....  
W. C. Montgomerie, Calgary

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1953 (Continued)

| NAME OF COMPANY AND ALBERTA CHIEF AGENT  | CLASSES OF INSURANCE  |
|--|---|
| The World Marine & General Insurance Company Limited .....<br>H. J. Busby, Calgary                 | Fire, Automobile, Boiler and Machinery, Guarantee, Limited Hail, Inland Transportation, Marine, Inland Marine, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Weather.   |
| The Yorkshire Insurance Company Limited .....<br>G. P. Powles, Calgary                             | Fire, including Use and Occupancy, Rents and Profits, Smoke Damage, Accident, Automobile, Boiler and Machinery, Employers' Liability, Limited or Inherent Explosion, Fidelity, Guarantee, Limited Hail, Windstorm, Inland Transportation, Livestock, Plate Glass, Property Damage, Theft, Public Liability, Sickness, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Earthquake, Riots, Strikes and Civil Commotion, Malicious Damage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. |
| Zurich General Accident and Liability Insurance<br>Company Limited .....<br>W. L. Wilkin, Edmonton | Fire, Accident, Sickness, Theft, Public Liability, Property Liability, Automobile, Fidelity, Guarantee, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Impact by Vehicles, Water Damage, Civil Commotion, Windstorm, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.  |



| NAME OF COMPANY       | PREMIUM INCOME        |                                    |   | DISBURSEMENTS |                       |                     |                      | TO POLICYHOLDERS |                                |  |
|-----------------------|-----------------------|------------------------------------|---|---------------|-----------------------|---------------------|----------------------|------------------|--------------------------------|--|
|                       | Assurance<br>Premiums | Considerations<br>For<br>Annuities | Total<br>Premiums and<br>Considerations | Death Claims  | Matured<br>Endowments | Surrender<br>Values | Disability<br>Claims | Dividends        | Payments to<br>Annuity-holders | Total<br>Disbursements<br>to Policyholders |
|                       | \$                    | \$                                 | \$                                      | \$            | \$                    | \$                  | \$                   | \$               | \$                             | \$   |
| Aetna                 | 25,935.               | 43.                                |   | 9,500.        | 2,000.                | 548.                |                      | 577.             | 8,947.                         |  |
| Group                 | 147,815.              | 17,745.                            |   | 35,500.       |                       | 1,245.              |                      |                  | 8,947.                         |  |
| Total                 | 173,750.              | 17,788.                            | 191,537.                                |               |                       |                     |                      |                  |                                | 58,316.                                    |
| Beacon                | 2,104.                |                                    | 2,104.                                  |               |                       |                     |                      |                  |                                |  |
| Ordinary              |                       |                                    |   |               |                       |                     |                      |                  |                                |  |
| Ordinary              | 1,233,169.            | 156,616.                           |   | 215,607.      | 57,736.               | 136,408.            | 5,861.               | 138,795.         | 104,399.                       |  |
| Group                 | 651,141.              | 159,677.                           |   | 125,483.      |                       |                     | 4,319.               | 33,827.          | 39,290.                        |  |
| Total                 | 1,392,846.            | 807,757.                           | 2,200,603.                              |               |                       |                     |                      |                  | 143,689.                       | 861,746.                                   |
| Commercial            | 319,245.              | 4,007.                             |   | 88,831.       | 36,579.               | 36,078.             |                      | 11,822.          | 3,937.                         |  |
| Ordinary              | 48,403.               | 60,141.                            |   | 35,396.       |                       |                     | 1,557.               |                  | 8,509.                         |  |
| Group                 | 367,648.              | 64,148.                            | 431,796.                                |               |                       |                     |                      |                  | 12,446.                        |  |
| Total                 | 678,336.              | 16,020.                            |   | 197,268.      | 52,413.               | 100,614.            | 2,920.               | 65,224.          | 16,945.                        | 222,709.                                   |
| Confederation         | 70,197.               | 31,547.                            |   | 14,750.       |                       | 340.                |                      |                  | 2,836.                         |  |
| Group                 | 748,533.              | 47,567.                            | 796,100.                                |               |                       |                     |                      |                  | 19,781.                        | 453,310.                                   |
| Total                 | 33,288.               |                                    |   | 2,000.        |                       | 2,951.              |                      | 800.             |                                |  |
| Connecticut General   | 13,110.               |                                    | 46,397.                                 | 9,492.        |                       |                     |                      |                  |                                | 15,243.                                    |
| Group                 | 46,397.               |                                    |   | 200.          |                       | 110.                |                      | 166.             |                                |  |
| Total                 | 38,868.               |                                    |   | 2,695.        |                       |                     |                      |                  |                                |  |
| Continental Assurance | 39,329.               | 9,159.                             | 39,329.                                 | 33,040.       | 11,421.               | 38,702.             | 1,456.               | 11,876.          | 42,439.                        | 3,171.                                     |
| Ordinary              | 326,930.              |                                    |   |               |                       |                     |                      |                  |                                |  |
| Group                 | 108.                  |                                    |   |               |                       |                     |                      |                  |                                |  |
| Total                 | 329,038.              | 9,159.                             | 338,197.                                |               |                       | 597.                |                      | 1,714.           | 42,439.                        | 138,935.                                   |
| Ordinary              | 87,504.               |                                    |   | 2,800.        |                       |                     |                      | 2,714.           |                                |  |
| Group                 | 23,612.               |                                    |   | 13,036.       |                       |                     |                      |                  |                                |  |
| Total                 | 111,116.              |                                    | 111,116.                                |               |                       |                     |                      |                  |                                |  |
| Crown                 | 601,052.              | 25,289.                            |   | 39,053.       | 27,633.               | 40,923.             | 769.                 | 54,265.          | 16,907.                        | 20,862.                                    |
| Group                 | 21,835.               |                                    |   |               |                       |                     |                      | 2,123.           | 2,123.                         |  |
| Total                 | 612,518.              | 47,124.                            | 659,642.                                |               |                       |                     |                      |                  | 19,030.                        | 181,674.                                   |
| Cuna                  | 13,643.               |                                    |   |               |                       | 36.                 |                      | 744.             |                                |  |
| Ordinary              | 59,475.               |                                    |   | 22,717.       |                       |                     |                      | 9,000.           |                                |  |
| Group                 | 73,118.               |                                    | 73,118.                                 |               |                       |                     |                      |                  |                                |  |
| Total                 | 838,835.              | 24,872.                            |   | 141,054.      | 33,144.               | 72,921.             | 7,736.               | 45,636.          | 31,089.                        | 34,758.                                    |
| Dominion              | 8,802.                |                                    |   | 2,500.        |                       |                     |                      |                  | 4,238.                         |  |
| Group                 | 847,637.              | 42,541.                            | 890,179.                                |               |                       |                     |                      |                  | 35,327.                        | 338,319.                                   |
| Total                 |                       |                                    |   |               |                       |                     |                      |                  |                                |  |
| * Dominion General    | 114.                  |                                    | 114.                                    |               |                       |                     |                      |                  |                                |  |
| Benefit               |                       |                                    |   |               |                       |                     |                      |                  |                                |  |
| Dominion of Canada    | 120,420.              | 997.                               | 121,417.                                | 15,000.       | 3,979.                | 9,951.              |                      |                  | 4,147.                         | 33,077.                                    |
| General               | 109,187.              | 5,148.                             | 114,336.                                | 7,500.        | 13,190.               | 9,924.              |                      | 1,302.           | 769.                           | 32,685.                                    |
| Eaton                 | 56,298.               |                                    | 56,298.                                 | 17,450.       | 7,000.                | 4,068.              |                      | 1,825.           | 253.                           | 30,597.                                    |
| Empire                | 27,139.               | (582.)                             |   | 47,752.       | 5,249.                |                     |                      | 2,813.           | 520.                           | 64,358.                                    |
| Ordinary              | 602,897.              | 6,566.                             | 26,557.                                 | 40,852.       | 6,869.                | 37,183.             | 900.                 | 21,999.          | 2,248.                         |  |
| Group                 | 1,543.                |                                    |   | 200.          |                       |                     | 1,440.               |                  |                                |  |
| Total                 | 604,440.              | 6,566.                             | 611,006.                                |               |                       |                     |                      |                  | 2,248.                         | 110,792.                                   |
| Ordinary              | 206,796.              | 3,060.                             |   | 9,000.        | 7,972.                | 26,210.             |                      | 2,552.           | 1,790.                         |  |
| Group                 | 8,942.                |                                    | 1,000.                                  |               |                       |                     |                      | 26.              |                                |  |
| Total                 | 215,738.              | 3,060.                             | 218,798.                                |               |                       |                     |                      |                  | 1,790.                         | 48,549.                                    |



## LIFE INSURANCE - (Continued)

| NAME OF COMPANY       | PREMIUM INCOME     |                              |                                   | DISBURSEMENTS TO POLICYHOLDERS |                    |                  |                   |              |                              |                                      |
|-----------------------|--------------------|------------------------------|-----------------------------------|--------------------------------|--------------------|------------------|-------------------|--------------|------------------------------|--------------------------------------|
|                       | Assurance Premiums | Considerations For Annuities | Total Premiums and Considerations | Death Claims                   | Matured Endowments | Surrender Values | Disability Claims | Dividends    | Total Payments to Annuitants | Total Disbursements to Policyholders |
| Northern              | \$ 38,388.         | \$ 827.                      | \$                                | \$ 11,000.                     | \$ 2,000.          | \$ 13,142.       | \$ 837.           | \$ 2,603.    | \$ 12,246.                   | \$                                   |
| Group                 | 3,420.             | 827.                         |                                   | 2,000.                         |                    |                  | 249.              |              | 12,246.                      |                                      |
| Total                 | 41,808.            | 3,213.                       | 42,635.                           |                                |                    | 2,638.           |                   | 17,511.      | 300.                         | 44,077.                              |
| Norwich Union         | 120,095.           | 3,222.                       |                                   |                                |                    |                  |                   |              |                              |                                      |
| Group                 |                    | 6,435.                       |                                   |                                |                    |                  |                   |              | 300.                         | 20,449.                              |
| Total                 | 120,095.           |                              | 126,530.                          |                                |                    |                  |                   |              |                              |                                      |
| Occidental            | 136,677.           |                              |                                   | 73,167.                        | 2,000.             | 8,383.           |                   | 10,543.      |                              |                                      |
| Group                 | 14,343.            |                              |                                   | 5,667.                         |                    |                  |                   |              |                              |                                      |
| Total                 | 151,020.           |                              | 151,020.                          |                                |                    |                  |                   |              |                              | 99,760.                              |
| Paul Revere           | 2,219.             |                              |                                   |                                |                    |                  |                   |              |                              |                                      |
| Group                 | 62.                |                              |                                   |                                |                    |                  |                   |              |                              |                                      |
| Total                 | 2,281.             |                              | 2,281.                            |                                |                    |                  |                   |              |                              |                                      |
| * Phoenix Assurance   | 343.               |                              | 343.                              | 9,620.                         |                    | 2,549.           |                   | 9,712.       | 1,777.                       | 9,620.                               |
| Prudential of England | 85,046.            | 237.                         |                                   | 5,000.                         |                    |                  |                   |              | 750.                         |                                      |
| Group                 | 210.               | 2,381.                       |                                   |                                |                    |                  |                   |              | 2,527.                       | 19,788.                              |
| Total                 | 85,256.            | 2,618.                       | 87,874.                           |                                |                    |                  |                   |              | 913.                         |                                      |
| Prudential of America | 1,234,704.         | 1,197.                       |                                   | 113,996.                       | 50,050.            | 138,688.         | 9,970.            | 142,018.     |                              |                                      |
| Industrial            | 484,984.           | 569.                         |                                   | 62,237.                        | 57,654.            | 86,030.          | 370.              | 78,917.      |                              |                                      |
| Group                 | 569.               | 39,317.                      |                                   | 92,940.                        |                    |                  |                   | 43,668.      |                              |                                      |
| Total                 | 1,720,257.         | 40,513.                      | 1,760,770.                        |                                | 1,800.             | 2,496.           |                   |              | 8,250.                       | 885,699.                             |
| Royal                 | 18,196.            |                              |                                   |                                |                    |                  |                   |              | 9,163.                       |                                      |
| Group                 | 1,644.             |                              |                                   |                                |                    |                  |                   |              |                              |                                      |
| Total                 | 19,840.            |                              | 19,840.                           |                                |                    |                  |                   |              |                              |                                      |
| Sovereign             | 494,614.           | 25,871.                      | 520,485.                          | 53,327.                        | 33,726.            | 54,946.          | 830.              | 15,454.      | 64,448.                      | 4,296.                               |
| Standard              | 25,423.            | 729.                         | 26,153.                           | 5,413.                         | 1,724.             | 3,418.           |                   | 1,291.       | 3,768.                       | 16,613.                              |
| Sun                   | 2,509,703.         | 175,830.                     |                                   | 441,423.                       | 216,124.           | 324,416.         | 20,420.           | 319,447.     | 93,810.                      |                                      |
| Group                 | 478,645.           | 2,218,525.                   |                                   | 142,360.                       |                    | 779.             | 12,117.           | 115,555.     | 333,213.                     |                                      |
| Total                 | 2,988,348.         | 2,394,355.                   | 5,382,703.                        |                                |                    |                  |                   |              | 427,022.                     | 2,019,664.                           |
| Travelers             | 194,744.           |                              |                                   | 186,265.                       | 20,140.            | 37,907.          | 3,890.            |              | 149.                         |                                      |
| Group                 | 32,670.            |                              |                                   | 32,127.                        |                    |                  |                   |              |                              |                                      |
| Total                 | 227,414.           |                              | 227,414.                          |                                |                    |                  |                   |              | 149.                         | 280,477.                             |
| United Benefit        | 2,303.             |                              |                                   |                                |                    |                  |                   |              |                              |                                      |
| Group                 | 125.               |                              |                                   |                                |                    |                  |                   |              |                              |                                      |
| Total                 | 2,428.             |                              | 2,428.                            |                                |                    |                  |                   |              |                              |                                      |
| Western               | 80,856.            | 622.                         |                                   | 7,867.                         |                    | 9,579.           |                   | 3,327.       | 1,059.                       | 21,832.                              |
| Totals                | \$21,549,347.      | \$ 842,508.                  | \$3,724,683.                      | \$3,724,683.                   | \$1,229,542.       | \$2,320,643.     | \$128,564.        | \$2,133,156. | \$ 694,757.                  |                                      |
| Group                 | 1,761,401.         | 4,362,986.                   | 917,135.                          | 917,135.                       | 2,473.             | 2,473.           | 29,196.           | 306,615.     | 615,789.                     |                                      |
| Industrial            | 1,452,647.         |                              | 122,572.                          | 122,572.                       | 127,467.           | 211,636.         | 1,842.            | 167,066.     |                              |                                      |
| Grand Totals          | \$24,763,395.      | \$5,205,494.                 | \$4,764,391.                      | \$4,764,391.                   | \$1,357,009.       | \$2,534,753.     | \$159,602.        | \$2,606,837. | \$1,310,546.                 | \$12,734,138.                        |

\* Not writing new business in Alberta



**TABLE  
13**

**LIFE INSURANCE - EXHIBIT OF POLICIES IN ALBERTA, 1953**

| NAME OF COMPANY          | Gross in Force<br>At End of 1952 |             | New Issued<br>And Other Additions |             | Ceased During Year |            | Gross in Force<br>At End of 1953 |             | Reinsurance |
|--------------------------|----------------------------------|-------------|-----------------------------------|-------------|--------------------|------------|----------------------------------|-------------|-------------|
|                          | No.                              | Amount      | No.                               | Amount      | No.                | Amount     | No.                              | Amount      |             |
| Aetna                    | 384                              | \$ 978,902. | 12                                | \$ 38,181.  | 17                 | \$ 73,173. | 379                              | \$ 943,910. | \$ 2,000.   |
| Group                    | 44                               | 11,597,600. | 4                                 | 4,109,680.  | 3                  | 1,320,480. | 45                               | 14,386,800. | 2,000.      |
| Total                    | 428                              | 12,576,502. | 16                                | 4,147,861.  | 20                 | 1,393,653. | 424                              | 15,330,710. | 90,061.     |
| Beacon                   | 3                                | 63,840.     | 4                                 | 105,246.    | .....              | .....      | 7                                | 169,086.    | 153,483.    |
| Canada                   | 12,846                           | 46,460,583. | 963                               | 7,651,979.  | 575                | 2,929,185. | 13,234                           | 51,183,377. | 4,002,553.  |
| Group                    | 34                               | 19,044,649. | 13                                | 7,494,934.  | 2                  | 4,001,921. | 45                               | 22,537,662. | 4,156,036.  |
| Total                    | 12,880                           | 65,505,232. | 976                               | 15,146,913. | 577                | 6,931,106. | 13,279                           | 73,721,039. | 78,360.     |
| Commercial               | 9,584                            | 11,978,654. | 1,148                             | 2,083,261.  | 987                | 1,748,798. | 9,745                            | 12,313,117. | 5,597,950.  |
| Group                    | 6                                | 2,970,165.  | 3                                 | 3,690,785.  | .....              | 1,063,000. | 5                                | 5,597,950.  | 78,360.     |
| Total                    | 9,590                            | 14,948,819. | 1,148                             | 5,774,046.  | 988                | 2,811,798. | 9,750                            | 17,911,067. | 96,945.     |
| Confederation            | 9,995                            | 28,899,263. | 1,292                             | 5,912,933.  | 935                | 3,114,696. | 10,352                           | 31,697,500. | 1,052,544.  |
| Group                    | 38                               | 9,061,184.  | 2                                 | 8,647,473.  | 4                  | 1,909,779. | 36                               | 15,798,878. | 1,149,489.  |
| Total                    | 10,033                           | 37,960,447. | 1,294                             | 14,560,406. | 939                | 5,024,475. | 10,388                           | 47,496,378. | 110,698.    |
| Connecticut General      | 43                               | 1,052,198.  | 8                                 | 181,566.    | 6                  | 91,977.    | 45                               | 1,141,787.  | .....       |
| Group                    | .....                            | 1,285,063.  | .....                             | 1,877,118.  | .....              | 24,062.    | .....                            | 3,136,119.  | .....       |
| Total                    | 43                               | 2,337,261.  | 8                                 | 2,058,684.  | 6                  | 116,039.   | 45                               | 4,279,906.  | 110,698.    |
| Continental Assurance    | 261                              | 892,375.    | 476                               | 1,020,759.  | 192                | 471,456.   | 545                              | 1,441,678.  | .....       |
| Group                    | 1                                | 47,000.     | .....                             | 1,695.      | 1                  | 48,695.    | .....                            | .....       | .....       |
| Total                    | 262                              | 939,375.    | 476                               | 1,022,454.  | 193                | 520,151.   | 545                              | 1,441,678.  | 652,253.    |
| Continental              | 5,995                            | 12,386,170. | 578                               | 1,662,842.  | 432                | 1,012,130. | 6,141                            | 13,036,882. | 75,703.     |
| Co-operative             | 1,369                            | 2,274,109.  | 432                               | 936,073.    | 178                | 402,952.   | 1,623                            | 2,807,230.  | .....       |
| Group                    | 20                               | 2,831,141.  | 14                                | 762,855.    | 3                  | 1,286,498. | 31                               | 2,307,498.  | 75,703.     |
| Total                    | 1,389                            | 5,105,250.  | 446                               | 1,698,928.  | 181                | 1,689,450. | 1,654                            | 5,114,728.  | 515,376.    |
| Crown                    | 9,140                            | 21,108,608. | 2,243                             | 7,610,204.  | 1,754              | 5,254,939. | 9,629                            | 23,463,873. | .....       |
| Group                    | 15                               | 948,500.    | 8                                 | 1,529,663.  | 5                  | 904,138.   | 18                               | 1,574,025.  | .....       |
| Total                    | 9,155                            | 22,057,108. | 2,251                             | 9,139,867.  | 1,759              | 6,159,077. | 9,647                            | 25,037,898. | 515,376.    |
| Cuna                     | 346                              | 646,565.    | 125                               | 280,488.    | 36                 | 54,429.    | 435                              | 872,624.    | .....       |
| Group                    | 194                              | 6,145,945.  | 48                                | 1,992,209.  | 43                 | 315,848.   | 199                              | 7,822,306.  | .....       |
| Total                    | 540                              | 6,792,510.  | 173                               | 2,272,697.  | 79                 | 370,277.   | 634                              | 8,694,930.  | 267,350.    |
| Dominion                 | 11,170                           | 34,114,519. | 1,401                             | 6,341,411.  | 602                | 2,405,482. | 11,969                           | 38,050,448. | .....       |
| Group                    | 13                               | 34,503,000. | 20                                | 1,107,000.  | 1                  | 376,500.   | 32                               | 1,235,500.  | 267,350.    |
| Total                    | 11,183                           | 34,617,519. | 1,421                             | 7,448,411.  | 603                | 2,781,982. | 12,001                           | 39,283,948. | .....       |
| Dominion General Benefit | 10                               | 10,200.     | .....                             | .....       | 1                  | 1,000.     | 9                                | 9,200.      | 592,380.    |
| Dominion of Canada       | 1,809                            | 5,094,348.  | 240                               | 1,024,221.  | 110                | 369,250.   | 1,939                            | 5,749,319.  | 72,600.     |
| General                  | 1,962                            | 3,860,026.  | 230                               | 493,442.    | 133                | 261,342.   | 2,059                            | 4,092,126.  | 50,076.     |
| Eaton                    | 928                              | 1,889,983.  | 328                               | 1,622,170.  | 80                 | 288,276.   | 1,176                            | 3,223,877.  | 26,969.     |
| Empire                   | 331                              | 1,074,937.  | 3                                 | 31,364.     | 14                 | 56,101.    | 380                              | 1,050,200.  | 1,055,493.  |
| * Equitable              | 7,097                            | 22,213,031. | 1,371                             | 6,329,335.  | 865                | 3,688,549. | 7,603                            | 24,853,817. | 235,700.    |
| Excelsior                | .....                            | 34,700.     | 3                                 | 242,200.    | .....              | 41,200.    | 3                                | 41,200.     | 25,089,517. |
| Group                    | 7,097                            | 22,247,731. | 1,374                             | 6,571,535.  | 865                | 3,729,749. | 7,606                            | 25,089,517. | 282,234.    |
| Total                    | 3,844                            | 6,401,809.  | 507                               | 1,571,656.  | 241                | 620,111.   | 4,110                            | 7,353,354.  | 282,234.    |
| Fidelity                 | 3                                | 885,031.    | .....                             | 252,500.    | .....              | 155,000.   | 3                                | 982,531.    | 282,234.    |
| Group                    | 3,847                            | 7,286,840.  | 507                               | 1,824,156.  | 241                | 775,111.   | 4,113                            | 8,335,885.  | 2,258,404.  |
| Total                    | 19,115                           | 60,876,152. | 1,248                             | 7,276,801.  | 608                | 2,720,710. | 19,755                           | 65,432,243. | 18,157,445. |
| Great-West               | 33                               | 15,114,199. | 8                                 | 7,490,201.  | 2                  | 4,446,955. | 39                               | 18,157,445. | 3,200,001.  |
| Group                    | .....                            | 75,990,351. | 1,256                             | 14,767,002. | 610                | 7,167,665. | 19,794                           | 83,589,686. | .....       |
| Total                    | 19,148                           | 75,990,351. | 1,256                             | 14,767,002. | 610                | 7,167,665. | 19,794                           | 83,589,686. | .....       |

## LIFE INSURANCE - (Continued)

| NAME OF COMPANY                           | Gross in Force<br>At End of 1952 |                | New Issued<br>And Other Additions |               | Ceased During Year |               | Gross in Force<br>At End of 1953 |                | Reinsurance |
|---|----------------------------------|----------------|-----------------------------------|---------------|--------------------|---------------|----------------------------------|----------------|-------------|
|   | No.                              | Amount         | No.                               | Amount        | No.                | Amount        | No.                              | Amount         |             |
| Imperial .....                            | 11,679                           | \$ 29,194,810. | 1,244                             | \$ 5,352,797. | 879                | \$ 2,877,072. | 12,044                           | \$ 31,670,535. | \$ 655,866. |
| Group .....                               | 20                               | 4,104,900.     | 6                                 | 2,401,500.    | 4                  | 1,963,600.    | 22                               | 4,542,800.     | 655,866.    |
| Total .....                               | 11,699                           | 33,299,710.    | 1,250                             | 7,754,297.    | 883                | 4,840,672.    | 12,066                           | 36,213,335.    |             |
| John Hancock .....                        | 2                                | 4,000.         | 1                                 | 4,000.        | 1                  | 4,000.        | 2                                | 4,000.         |             |
| Group .....                               | 1                                | 438,156.       | -                                 | 122,084.      | -                  | 600.          | 2                                | 559,640.       |             |
| Total .....                               | 3                                | 442,156.       | 2                                 | 126,084.      | 1                  | 4,600.        | 4                                | 563,640.       |             |
| Life of Alberta .....                     | 4,371                            | 12,013,590.    | 1,461                             | 4,701,159.    | 659                | 2,069,177.    | 5,173                            | 14,645,572.    | 2,260,274.  |
| Group .....                               | 49                               | 1,819,531.     | 15                                | 1,005,502.    | 64                 | 315,256.      | 64                               | 2,509,777.     |             |
| Total .....                               | 4,420                            | 13,833,121.    | 1,476                             | 5,706,661.    | 659                | 2,384,433.    | 5,237                            | 17,155,349.    | 2,260,274.  |
| * London and Scottish .....               | 81                               | 169,366.       | 3                                 | 9,711.        | 4                  | 6,263.        | 80                               | 172,815.       |             |
| Ordinary .....                            | 16,826                           | 93,263,986.    | 4,590                             | 30,286,034.   | 1,778              | 10,773,313.   | 19,638                           | 112,786,707.   | 2,345,617.  |
| Industrial .....                          | 3,742                            | 4,426,149.     | 713                               | 930,068.      | 559                | 779,804.      | 3,896                            | 4,576,413.     |             |
| Group .....                               | 210                              | 43,400,013.    | 59                                | 24,354,143.   | 13                 | 7,278,155.    | 256                              | 60,476,001.    | 23,742,942. |
| Total .....                               | 20,778                           | 141,090,148.   | 5,362                             | 55,580,245.   | 2,350              | 18,831,272.   | 23,790                           | 177,839,121.   | 26,088,559. |
| Manufacturers .....                       | 19,116                           | 56,893,871.    | 1,909                             | 9,096,411.    | 1,020              | 3,782,153.    | 20,005                           | 62,208,129.    | 317,640.    |
| Group .....                               | 22                               | 1,252,136.     | 5                                 | 783,746.      | 2                  | 637,834.      | 25                               | 1,408,048.     |             |
| Total .....                               | 19,138                           | 58,146,007.    | 1,914                             | 9,890,157.    | 1,022              | 4,419,987.    | 20,030                           | 63,616,177.    | 317,640.    |
| Metropolitan .....                        | 23,407                           | 49,571,151.    | 2,492                             | 7,935,169.    | 1,823              | 4,318,193.    | 24,076                           | 53,188,127.    |             |
| Industrial .....                          | 46,052                           | 15,869,192.    | 4,865                             | 2,062,408.    | 3,296              | 1,162,118.    | 47,621                           | 16,769,482.    |             |
| Group .....                               | 8                                | 10,798,277.    | 4                                 | 6,787,377.    | -                  | 2,094,008.    | 8                                | 15,491,646.    |             |
| Total .....                               | 69,467                           | 76,238,620.    | 7,357                             | 16,784,954.   | 5,119              | 7,574,319.    | 71,705                           | 85,449,255.    |             |
| Minnesota Mutual .....                    | 9,438                            | 32,324,608.    | 1,409                             | 7,617,533.    | 698                | 3,569,815.    | 10,149                           | 36,372,326.    | 2,176,085.  |
| Ordinary .....                            | 1,343                            | 3,717,302.     | 201                               | 826,229.      | 103                | 310,933.      | 1,441                            | 4,232,598.     | 234,301.    |
| Group .....                               | 1                                | 137,000.       | -                                 | 10,000.       | -                  | -             | 1                                | 147,000.       |             |
| Total .....                               | 1,344                            | 3,854,302.     | 201                               | 836,229.      | 103                | 310,933.      | 1,442                            | 4,379,598.     | 234,301.    |
| Mutual of Canada .....                    | 20,869                           | 63,913,860.    | 2,696                             | 12,709,316.   | 1,464              | 5,602,301.    | 22,101                           | 71,020,875.    | 670,318.    |
| Group .....                               | 16                               | 7,614,776.     | 7                                 | 6,768,365.    | 3                  | 922,817.      | 20                               | 13,460,324.    | 2,355,216.  |
| Total .....                               | 20,885                           | 71,528,636.    | 2,703                             | 19,477,681.   | 1,467              | 6,525,118.    | 22,121                           | 84,481,199.    | 3,025,534.  |
| Mutual of New York .....                  | 522                              | 985,451.       | 41                                | 135,312.      | 13                 | 30,143.       | 550                              | 1,090,620.     |             |
| National .....                            | 1,756                            | 6,089,978.     | 443                               | 2,254,169.    | 244                | 1,033,510.    | 1,955                            | 7,310,637.     | 214,580.    |
| Group .....                               | -                                | 25,600.        | -                                 | 45,750.       | -                  | 27,250.       | -                                | 44,100.        |             |
| Total .....                               | 1,756                            | 6,115,578.     | 443                               | 2,299,919.    | 244                | 1,060,760.    | 1,955                            | 7,354,737.     | 214,580.    |
| New York .....                            | 4,714                            | 12,926,347.    | 479                               | 2,752,754.    | 301                | 1,194,603.    | 4,892                            | 14,484,498.    | 135,000.    |
| Group .....                               | 3                                | 147,558.       | 3                                 | 367,442.      | -                  | 131,000.      | 6                                | 384,000.       |             |
| Total .....                               | 4,717                            | 13,073,905.    | 482                               | 3,120,196.    | 301                | 1,325,603.    | 4,898                            | 14,868,498.    | 135,000.    |
| North American Life<br>and Casualty ..... | 57                               | 278,589.       | 205                               | 991,324.      | 50                 | 255,096.      | 212                              | 1,014,817.     | 73,251.     |
| Group .....                               | 1                                | 14,000.        | 1                                 | 179,000.      | -                  | 2,000.        | 2                                | 191,000.       |             |
| Total .....                               | 58                               | 292,589.       | 206                               | 1,170,324.    | 50                 | 257,096.      | 214                              | 1,205,817.     | 73,251.     |
| North American .....                      | 14,241                           | 41,571,642.    | 1,525                             | 7,416,576.    | 1,147              | 4,174,483.    | 14,619                           | 44,813,735.    | 694,100.    |
| Group .....                               | 9                                | 1,244,398.     | 1                                 | 996,105.      | -                  | 339,323.      | 10                               | 1,901,180.     | 13,492.     |
| Total .....                               | 14,250                           | 42,816,040.    | 1,526                             | 8,412,681.    | 1,147              | 4,513,806.    | 14,629                           | 46,714,915.    | 707,592.    |
| Northern .....                            | 709                              | 1,626,148.     | 248                               | 1,217,395.    | 77                 | 323,492.      | 880                              | 2,520,051.     | 30,746.     |
| Ordinary .....                            | -                                | 289,700.       | -                                 | -             | -                  | 46,700.       | -                                | 243,000.       |             |
| Group .....                               | -                                | 289,700.       | -                                 | -             | -                  | 46,700.       | -                                | 243,000.       |             |
| Total .....                               | 709                              | 1,915,848.     | 248                               | 1,217,395.    | 77                 | 370,192.      | 880                              | 2,763,051.     | 30,746.     |
| Norwich Union .....                       | 816                              | 4,416,572.     | 447                               | 2,751,655.    | 157                | 889,198.      | 1,106                            | 6,279,029.     | 17,890.     |

LIFE INSURANCE - (Continued)

| NAME OF COMPANY             | Gross in Force<br>At End of 1952 |                 | New Issued<br>And Other Additions |                 | Ceased During Year |                | Gross in Force<br>At End of 1953 |                 | Reinsurance   |
|-----------------------------|----------------------------------|-----------------|-----------------------------------|-----------------|--------------------|----------------|----------------------------------|-----------------|---------------|
|                             | No.                              | Amount          | No.                               | Amount          | No.                | Amount         | No.                              | Amount          |               |
| Occidental .....            | 1,421                            | \$ 8,551,577.   | 276                               | \$ 2,891,419.   | 186                | \$ 1,156,422.  | 1,511                            | \$ 10,286,574.  | \$ .....      |
| Group .....                 | 2                                | 790,321.        | .....                             | 342,978.        | .....              | 158,377.       | 2                                | 974,922.        | .....         |
| Total .....                 | 1,423                            | 9,341,898.      | 276                               | 3,234,397.      | 186                | 1,314,799.     | 1,513                            | 11,261,496.     | .....         |
| Paul Revere .....           | 16                               | 36,000.         | 40                                | 130,500.        | 12                 | 37,000.        | 44                               | 129,500.        | .....         |
| Group .....                 | .....                            | 8,000.          | .....                             | .....           | .....              | .....          | .....                            | 8,000.          | .....         |
| Total .....                 | 16                               | 44,000.         | 40                                | 130,500.        | 12                 | 37,000.        | 44                               | 137,500.        | .....         |
| * Phoenix Assurance .....   | 14                               | 66,510.         | .....                             | 666.            | 2                  | 9,408.         | 12                               | 57,768.         | .....         |
| Prudential of England ..... | 366                              | 2,156,461.      | 321                               | 1,587,530.      | 44                 | 219,964.       | 643                              | 3,524,027.      | 43,470.       |
| Group .....                 | .....                            | 19,000.         | .....                             | 17,000.         | .....              | 7,500.         | .....                            | 28,500.         | .....         |
| Total .....                 | 366                              | 2,175,461.      | 321                               | 1,604,530.      | 44                 | 227,464.       | 643                              | 3,552,527.      | 43,470.       |
| Prudential of America ..... | 32,676                           | 38,504,634.     | 3,969                             | 7,648,696.      | 397                | 2,583,141.     | 36,248                           | 43,570,189.     | .....         |
| Industrial .....            | 33,649                           | 10,322,063.     | 2,073                             | 955,406.        | 2                  | 175,567.       | 35,720                           | 11,101,902.     | .....         |
| Group .....                 | .....                            | 15,345,471.     | 2                                 | 8,474,553.      | .....              | 362,952.       | 2                                | 23,457,072.     | .....         |
| Total .....                 | 66,325                           | 64,172,168.     | 6,044                             | 17,078,655.     | 399                | 3,121,660.     | 71,970                           | 78,129,163.     | .....         |
| Royal .....                 | 224                              | 679,304.        | 28                                | 109,836.        | 19                 | 51,010.        | 233                              | 738,130.        | .....         |
| Group .....                 | .....                            | 135,200.        | .....                             | 43,000.         | .....              | 27,600.        | .....                            | 150,600.        | .....         |
| Total .....                 | 224                              | 814,504.        | 28                                | 152,836.        | 19                 | 78,610.        | 233                              | 888,730.        | .....         |
| Sovereign .....             | 6,487                            | 17,235,122.     | 791                               | 3,525,823.      | 520                | 2,012,925.     | 6,758                            | 18,748,020.     | 1,528,839.    |
| Standard .....              | 105                              | 463,400.        | 200                               | 1,819,857.      | 9                  | 63,069.        | 296                              | 2,220,188.      | 13,100.       |
| Sun .....                   | 27,909                           | 90,665,254.     | 3,112                             | 18,117,240.     | 2,043              | 8,874,307.     | 28,978                           | 99,908,187.     | 113,580.      |
| Group .....                 | 65                               | 33,510,660.     | 19                                | 18,242,025.     | 8                  | 8,428,709.     | 76                               | 43,323,976.     | 1,135,949.    |
| Total .....                 | 27,974                           | 124,175,914.    | 3,131                             | 36,359,265.     | 2,051              | 17,303,016.    | 29,054                           | 143,232,163.    | 1,249,529.    |
| Travelers .....             | 1,512                            | 8,596,961.      | 288                               | 1,984,012.      | 193                | 1,195,766.     | 1,607                            | 9,387,207.      | .....         |
| Group .....                 | 6                                | 5,324,730.      | 5                                 | 1,143,204.      | 1                  | 89,827.        | 10                               | 6,378,314.      | .....         |
| Total .....                 | 1,518                            | 13,923,691.     | 293                               | 3,127,216.      | 194                | 1,285,593.     | 1,617                            | 15,765,314.     | 7,000.        |
| United Benefit .....        | .....                            | .....           | 48                                | 182,746.        | 15                 | 41,719.        | 33                               | 141,027.        | 74,714.       |
| Western .....               | 1,813                            | 2,754,658.      | 116                               | 334,548.        | 81                 | 153,035.       | 1,848                            | 2,936,171.      | .....         |
| Totals .....                | 288,782                          | \$ 840,949,424. | 41,190                            | \$ 186,574,349. | 21,705             | \$ 83,186,067. | 318,269                          | \$ 944,347,707. | \$17,986,756. |
| Industrial .....            | 83,443                           | 30,617,404.     | 7,651                             | 3,947,882.      | 3,857              | 2,117,489.     | 87,237                           | 32,447,797.     | .....         |
| Group .....                 | 814                              | 196,887,604.    | 244                               | 111,292,087.    | 96                 | 39,727,584.    | 962                              | 269,452,107.    | 33,244,293.   |
| Grand Totals .....          | 383,039                          | 1,068,454,432.  | 49,087                            | 301,814,318.    | 25,658             | 124,021,140.   | 406,468                          | 1,246,247,611.  | 51,231,049.   |

\* Not writing new business in Alberta



TABLE  
14FRATERNAL SOCIETIES - PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS  
TO POLICYHOLDERS IN ALBERTA, 1953

| NAME OF SOCIETY  | Premiums (Including Dues)                       |                             |                            |                |            | Disbursements                                   |                             |                            |                |
|--|---|-----------------------------|----------------------------|----------------|------------|---|-----------------------------|----------------------------|----------------|
|  | Mortuary<br>Juvenile<br>and<br>Funeral<br>Funds | Sickness<br>and<br>Accident | General<br>Expense<br>Fund | Other<br>Funds | Total      | Mortuary<br>Juvenile<br>and<br>Funeral<br>Funds | Sickness<br>and<br>Accident | General<br>Expense<br>Fund | Other<br>Funds |
| Aid Association for Lutherans .....                    | \$ 32,251.                                      | \$ .....                    | \$ 11,937.                 | \$ 345.        | \$ 44,533. | \$ 8,785.                                       | \$ .....                    | \$ .....                   | \$ .....       |
| Ancient Order of Foresters .....                       | 5,987.  | 130.                        | 150.                       | .....          | 280.       | .....   | 559.                        | .....                      | .....          |
| United Workmen of the Canadian N.W. ....               | 2,198.  | 8,673.                      | 14,006.                    | .....          | 5,987.     | 4,080.  | .....                       | .....                      | .....          |
| Associated Canadian Travellers .....                   | .....   | 129,719.                    | .....                      | .....          | 24,878.    | 420.  | .....                       | .....                      | .....          |
| C.N.R. Employees' Medical Aid .....                    | 35,269.   | 527.                        | 1,966.                     | .....          | 129,719.   | .....   | 90,270.                     | .....                      | .....          |
| * Canadian Order of Foresters .....                    | 205.  | .....                       | 42.                        | .....          | 37,762.    | 17,228.   | 523.                        | .....                      | .....          |
| Canadian Woodmen of the World .....                    | .....   | .....                       | .....                      | .....          | 247.       | 1,528.  | .....                       | .....                      | .....          |
| Grand Orange Lodge of British<br>America .....         | 2,415.  | .....                       | .....                      | .....          | .....      | 6,785.  | .....                       | .....                      | .....          |
| Independent Mutual Benefit .....                       | 1,655.  | 2,517.                      | 1,542.                     | .....          | 2,415.     | .....   | .....                       | .....                      | .....          |
| Independent Order of Foresters .....                   | 67,691.   | 7,105.                      | 76,578.                    | .....          | 5,714.     | 500.  | 1,870.                      | .....                      | .....          |
| Independent Order of Oddfellows .....                  | 218.  | .....                       | 106.                       | 94.            | 151,374.   | 20,291.   | 4,251.                      | .....                      | .....          |
| Knights of Columbus .....                              | 44,897.   | .....                       | 7,222.                     | .....          | 52,119.    | 11,354.   | .....                       | .....                      | .....          |
| Lutheran Brotherhood .....                             | 4,982.  | .....                       | 6,128.                     | .....          | 11,110.    | 2,618.  | .....                       | .....                      | .....          |
| * Lutheran Mutual .....                                | 41,378.   | .....                       | 62.                        | .....          | 440.       | 428.  | .....                       | .....                      | .....          |
| Maccabees .....  | 41,718.   | 3,049.                      | 14,408.                    | 813.           | 59,988.    | 10,502.   | 2,333.                      | .....                      | .....          |
| Modern Woodmen .....                                   | 8,289.  | .....                       | 2,885.                     | .....          | 11,174.    | 12,570.   | .....                       | .....                      | .....          |
| * National Slovak Society .....                        | 2,071.  | 27.                         | 567.                       | 17.            | 2,682.     | 1,000.  | 15.                         | .....                      | .....          |
| North West Commercial Travellers'<br>Association ..... | 13,572.   | .....                       | 16,477.                    | .....          | 30,049.    | 22,770.   | .....                       | .....                      | .....          |
| United Commercial Travellers .....                     | .....   | 7,969.                      | 3,763.                     | 983.           | 12,715.    | .....   | 4,022.                      | .....                      | 1,050.         |
| Polish Society .....                                   | 105.  | 690.                        | 178.                       | .....          | 972.       | 100.  | 503.                        | .....                      | .....          |
| Sons of Norway .....                                   | 3,749.  | .....                       | 1,390.                     | .....          | 5,140.     | 3,519.  | .....                       | .....                      | .....          |
| Sons of Scotland Benevolent<br>Association .....       | 9,359.  | .....                       | 1,240.                     | .....          | 10,599.    | 1,130.  | .....                       | .....                      | .....          |
| Woman's Benefit Association .....                      | 7,072.  | .....                       | 2,092.                     | 178.           | 9,341.     | 6,130.  | .....                       | .....                      | .....          |
| Workers Benevolent Association .....                   | 20,923.   | 10,557.                     | 10,217.                    | 282.           | 41,979.    | 4,765.  | 9,919.                      | 289.                       | .....          |
| Total .....  | \$305,003.                                      | \$170,964.                  | \$172,956.                 | \$ 2,711.      | \$651,634. | \$136,503.                                      | \$116,371.                  | \$ .....                   | \$ 1,339.      |
| Total .....  |   |                             |                            |                |            |   |                             |                            | \$254,213.     |

\* Not writing new business in Alberta

**TABLE 15**  
**FRATERNAL SOCIETIES - EXHIBIT OF MORTUARY, JUVENILE AND FUNERAL CERTIFICATES IN ALBERTA, 1953**

| NAME OF SOCIETY                                     | At End of 1952       | Additions            |                    | Ceased by Death and Matured | Deductions                    |                    | At End of 1953       |
|---|----------------------|----------------------|--------------------|-----------------------------|-------------------------------|--------------------|----------------------|
|   |                      | New Issued           | Other Additions    |                             | Ceased by Lapse and Surrender | Other Deductions   |                      |
| Aid Association for Lutherans .....                 | \$ 1,662,014.        | \$ 443,000.          | \$ 24,280.         | \$ 1,242.                   | \$ 61,500.                    | \$ 16,275.         | \$ 2,050,277.        |
| Ancient Order of Foresters .....                    | 287,000.             | 25,500.              | .....              | 4,000.                      | 25,500.                       | .....              | 283,000.             |
| United Workmen of the Canadian N. W. ....           | .....                | .....                | .....              | .....                       | .....                         | .....              | .....                |
| Associated Canadian Travellers .....                | .....                | .....                | .....              | .....                       | .....                         | .....              | .....                |
| C. N. R. Employees' Medical Aid .....               | .....                | .....                | .....              | .....                       | .....                         | .....              | .....                |
| Canadian Order of Foresters .....                   | 1,664,459.           | 268,600.             | 164,930.           | 17,634.                     | 439,840.                      | 17,400.            | 1,623,115.           |
| Canadian Workmen of the World .....                 | 11,050.              | .....                | 150.               | 1,520.                      | .....                         | .....              | 9,680.               |
| Grand Orange Lodge of British America .....         | 102,662.             | 2,000.               | 415.               | 6,508.                      | 1,000.                        | 607.               | 96,962.              |
| Independent Mutual Benefit .....                    | 152,850.             | 10,000.              | 750.               | 350.                        | 6,200.                        | 1,300.             | 155,750.             |
| Independent Order of Foresters .....                | 4,473,375.           | 3,530,500.           | 217,535.           | 14,200.                     | 1,719,269.                    | 49,300.            | 3,438,641.           |
| Independent Order of Oddfellows .....               | .....                | .....                | .....              | .....                       | .....                         | .....              | .....                |
| Knights of Columbus .....                           | 1,608,454.           | 250,500.             | 28,000.            | 12,300.                     | 67,500.                       | 23,440.            | 1,783,714.           |
| Lutheran Brotherhood .....                          | 202,000.             | 188,000.             | 6,000.             | 2,000.                      | 18,000.                       | 3,000.             | 373,000.             |
| Lutheran Mutual .....                               | 52,963.              | .....                | 18.                | .....                       | 820.                          | .....              | 52,161.              |
| Maccabees .....                                     | 1,665,944.           | 271,433.             | 65,172.            | 3,518.                      | 319,220.                      | 13,945.            | 1,665,865.           |
| Modern Woodmen .....                                | 410,544.             | .....                | 3,798.             | 15,570.                     | 2,960.                        | 387,744.           | .....                |
| National Slovak Society .....                       | 125,575.             | 12,000.              | 1,400.             | 1,000.                      | 7,600.                        | 1,070.             | 129,305.             |
| North West Commercial Travellers' Association ..... | 1,216,315.           | 149,100.             | 47,740.            | 26,325.                     | 130,285.                      | 55,880.            | 1,200,665.           |
| United Commercial Travellers .....                  | .....                | .....                | .....              | .....                       | .....                         | .....              | .....                |
| Polish Society .....                                | .....                | .....                | .....              | .....                       | .....                         | .....              | .....                |
| Sons of Norway .....                                | 130,500.             | 19,000.              | 1,000.             | 3,000.                      | 34,500.                       | 2,000.             | 111,000.             |
| Sons of Scotland Benevolent Association .....       | 283,974.             | 49,750.              | 9,701.             | 1,130.                      | 49,000.                       | 1,500.             | 291,795.             |
| Woman's Benefit Association .....                   | 424,334.             | 24,500.              | .....              | 6,500.                      | 13,615.                       | 12,000.            | 416,718.             |
| Workers Benevolent Association .....                | 755,350.             | 138,600.             | 12,750.            | 3,550.                      | 61,100.                       | 11,000.            | 831,050.             |
| <b>Total .....</b>                                  | <b>\$15,229,362.</b> | <b>\$ 5,382,483.</b> | <b>\$ 583,639.</b> | <b>\$ 120,347.</b>          | <b>\$ 2,957,910.</b>          | <b>\$ 216,785.</b> | <b>\$17,900,442.</b> |

\* Not writing new business in Alberta

TABLE  
16

| NAME OF COMPANY               | FIRE                 |                     |                     | A U T O M O B I L E                                |                      |                     |                     |  |
|-------------------------------|----------------------|---------------------|---------------------|--|----------------------|---------------------|---------------------|--|
|                               | Net Premiums Written | Net Premiums Earned | Net Claims Incurred | Ratio Net Claims Incurred to Net Premiums Earned % | Net Premiums Written | Net Premiums Earned | Net Claims Incurred | Ratio Net Claims Incurred to Net Premiums Earned % |
| Acadia                        | \$ 66,480.           | \$ 60,659.          | \$ 29,090.          | 47.96  | \$ 39,246.           | \$ 28,594.          | \$ 67,226.          | 235.11   |
| Adriatic                      | 12,167.              | 10,203.             | 3,332.              | 32.66  | 20,124.              | 17,596.             | 11,197.             | 63.63  |
| Aetna Casualty                | 95,303.              | 102,213.            | 27,011.             | 26.43  | 573.                 | 357.                | 3,291.              | 921.85   |
| Aetna Insurance               | 266,059.             | 259,273.            | 90,956.             | 35.10  |                      |                     |                     |  |
| Alberta General               |                      |                     |                     |  |                      |                     |                     |  |
| Alliance Assurance            | 120,407.             | 115,111.            | 49,909.             | 43.36  | 25,693.              | 23,709.             | 1,928.              | 8.13   |
| Allstate                      |                      |                     |                     |  | 17,050.              | 5,789.              | 1,562.              | 26.98  |
| American Alliance             | 2,504.               | 21,789.             | 7,325.              | 33.47  | 5,901.               | 10,283.             | 3,485.              | 33.89  |
| American Automobile Fire      |                      |                     |                     |  |                      |                     |                     |  |
| American Automobile Insurance |                      |                     |                     |  | 9,058.               | 7,594.              | 735.                | 9.68   |
| American Central              | 8,351.               | 7,362.              | 1,726.              | 23.44  |                      |                     |                     |  |
| American Equitable            | 13,054.              | 15,798.             | 6,217.              | 39.35  |                      |                     |                     |  |
| American Insurance            | 46,906.              | 49,894.             | 20,844.             | 41.78  | 15,217.              | 15,217.             | 29,985.             | 197.05   |
| American Union                | (307.)               | 219.                | 763.                | 348.40   |                      |                     |                     |  |
| Anglo-Scottish                | 13,648.              | 11,546.             | 2,806.              | 24.50  | 20,994.              | 19,398.             | 13,824.             | 71.26  |
| Arex Indemnity                |                      |                     |                     |  | (1,191.)             | 324.                | (4,375.)            |  |
| Atlas                         | 49,480.              | 33,428.             | 11,362.             | 33.99  | 63,626.              | 50,530.             | 47,237.             | 93.48  |
| Automobile                    | 6.                   | (214.)              |                     |  |                      |                     |                     |  |
| Baloise                       | 12,896.              | 16,915.             | 10,070.             | 59.53  | 1,794.               | 505.                | 1,419.              | 280.99   |
| Beaver                        | 9,593.               | 7,325.              | 1,201.              | 16.40  | 15,516.              | 8,774.              | 10,483.             | 119.48   |
| Bee Fire                      | 17,887.              | 19,624.             | 12,810.             | 65.28  |                      |                     |                     |  |
| Blackstone Mutual             | 5,284.               | 7,662.              | 438.                | 5.72   |                      |                     |                     |  |
| Boston Insurance              | 87,818.              | 94,469.             | 36,892.             | 39.05  |                      |                     |                     |  |
| British-America               | 49,314.              | 43,901.             | 27,319.             | 62.23  |                      |                     |                     |  |
| British and European          | 4,360.               | 3,578.              | 863.                | 24.12  | 102,533.             | 94,158.             | 26,110.             | 27.73  |
| British Aviation              | 100.                 | 100.                |                     |  |                      |                     |                     |  |
| British-Canadian              | 33,487.              | 47,957.             | 4,797.              | 10.00  | 121,516.             | 115,005.            | 70,500.             | 61.30  |
| British Crown                 | 36,986.              | 40,043.             | 11,775.             | 29.40  |                      |                     |                     |  |
| British Empire                | 11,137.              | 14,638.             | 466.                | 3.18   | 22,560.              | 25,789.             | 16,355.             | 63.41  |
| British General               | 10,439.              | 9,258.              | 2,159.              | 23.32  | 12,248.              | 12,640.             | 9,167.              | 72.52  |
| British Law                   | 12,798.              | 10,474.             | 1,041.              | 9.94   | 22,636.              | 20,834.             | 16,764.             | 80.46  |
| British Northwestern          | 30,589.              | 32,492.             | 9,607.              | 29.57  |                      |                     |                     |  |
| British Traders               | 42,465.              | 46,334.             | 20,236.             | 43.67  | 97,750.              | 91,592.             | 72,976.             | 79.68  |
| Caledonian-American           | 10,574.              | 9,967.              | 3,282.              | 32.93  |                      |                     |                     |  |
| Caledonian Insurance          | 70,412.              | 61,843.             | 28,285.             | 45.73  | 118,972.             | 104,706.            | 57,936.             | 55.33  |
| Caвери Fire                   |                      |                     |                     |  | 57,283.              | 17,416.             | 55,574.             | 146.84   |



## FIRE AND AUTOMOBILE - (Continued)

| NAME OF COMPANY                  | FIRE                 |                     |                     |  | AUTOMOBILE           |                     |                     |  |
|----------------------------------|----------------------|---------------------|---------------------|--|----------------------|---------------------|---------------------|--|
|                                  | Net Premiums Written | Net Premiums Earned | Net Claims Incurred | Ratio Net Claims Incurred to Net Premiums Earned % | Net Premiums Written | Net Premiums Earned | Net Claims Incurred | Ratio Net Claims Incurred to Net Premiums Earned % |
| Canada Accident .....            | \$ 22,966.           | \$ 20,299.          | \$ 4,751.           | 23.41  | \$ 40,862.           | \$ 36,337.          | \$ 26,355.          | 72.53  |
| Canada Security .....            | 17,540.              | 21,558.             | 7,181.              | 33.31  | 49,892.              | 48,691.             | 23,890.             | 49.06  |
| Canada West .....                | .....                | .....               | .....               | .....  | 692,592.             | 699,259.            | 372,857.            | 53.32  |
| Canadian Commerce .....          | 20,089.              | 27,378.             | 2,712.              | 9.90   | 16,754.              | 19,085.             | 31,234.             | 163.65   |
| Canadian Fire .....              | 117,053.             | 143,947.            | 46,559.             | 32.34  | 136,197.             | 129,077.            | 38,811.             | 30.06  |
| Canadian General .....           | 42,885.              | 49,903.             | 28,562.             | 57.24  | 44,518.              | 45,360.             | 23,752.             | 52.36  |
| Canadian Home .....              | 18,987.              | 19,937.             | 3,690.              | 18.51  | 60,372.              | 61,802.             | 33,804.             | 54.70  |
| Canadian Indemnity .....         | 69,761.              | 67,356.             | 29,629.             | 43.98  | 117,358.             | 119,058.            | 65,881.             | 55.33  |
| Canadian Mercantile .....        | 78,482.              | 84,083.             | 22,677.             | 26.87  | 76,275.              | 65,686.             | 24,825.             | 37.79  |
| Canadian Surety .....            | 51,670.              | 52,064.             | 19,549.             | 37.55  | 460,366.             | 439,592.            | 223,959.            | 50.95  |
| Car and General .....            | 43,009.              | 48,815.             | 14,282.             | 29.05  | 60,521.              | 55,671.             | (30.)               | .....  |
| Casualty .....                   | 17,754.              | 13,699.             | 1,565.              | 11.42  | 113,290.             | 109,010.            | 90,520.             | 83.04  |
| Central .....                    | 9,221.               | 9,771.              | 2,635.              | 26.87  | .....                | .....               | .....               | .....  |
| Central Mutual .....             | 7,387.               | 6,004.              | 950.                | 15.82  | .....                | .....               | .....               | .....  |
| Century .....                    | 32,845.              | 28,017.             | 7,849.              | 28.01  | 21,968.              | 20,083.             | 13,824.             | 68.83  |
| Citadel .....                    | 4,002.               | 1,614.              | 937.                | 58.03  | 4,904.               | 3,490.              | 802.                | 22.99  |
| Citizens .....                   | 39,073.              | 32,911.             | 34,267.             | 104.12   | 11,152.              | 9,644.              | 11,913.             | 123.53   |
| Commerce Mutual .....            | 76,860.              | 82,214.             | 19,467.             | 23.68  | 78,275.              | 65,586.             | 24,826.             | 37.85  |
| Commercial Insurance .....       | .....                | .....               | .....               | .....  | .....                | .....               | (6.)                | .....  |
| Commercial Union .....           | 123,306.             | 130,695.            | 30,992.             | 23.71  | 23,153.              | 20,527.             | 14,896.             | 72.57  |
| Commonwealth .....               | 27,152.              | 17,032.             | 3,616.              | 15.36  | .....                | .....               | .....               | .....  |
| Connecticut Fire .....           | 54,950.              | 57,367.             | 24,245.             | 42.26  | 51,297.              | 35,302.             | 25,458.             | 72.11  |
| Consolidated .....               | 22,491.              | 23,290.             | 11,310.             | 48.56  | .....                | (13.)               | .....               | .....  |
| Continental Casualty .....       | .....                | .....               | .....               | .....  | 8,291.               | 7,990.              | 9,882.              | 123.68   |
| Continental Insurance .....      | 62,164.              | 88,618.             | 18,578.             | 20.96  | 61,633.              | 66,368.             | 40,060.             | 60.36  |
| Contingency .....                | 7,198.               | 19,745.             | 3,990.              | 20.21  | 16,967.              | 23,334.             | 12,465.             | 53.42  |
| Co-operative .....               | 12,030.              | 5,740.              | 39.                 | 0.67   | 36,251.              | 20,678.             | 11,833.             | 57.22  |
| Cornhill .....                   | 16,439.              | 14,381.             | 3,690.              | 25.66  | 40,419.              | 35,289.             | 14,612.             | 41.41  |
| Dominion Fire .....              | 37,142.              | 43,293.             | 11,627.             | 26.85  | 56,490.              | 54,928.             | 26,975.             | 49.10  |
| Dominion of Canada General ..... | 60,683.              | 39,297.             | 33,803.             | 86.02  | 238,802.             | 231,449.            | 121,236.            | 52.38  |
| Eagle Fire .....                 | 8,076.               | 16,150.             | 6,271.              | 38.83  | 4,205.               | 3,182.              | 1,222.              | 38.40  |
| Eagle Star .....                 | 128,843.             | 133,642.            | 64,825.             | 48.51  | 126,723.             | 124,655.            | 67,100.             | 53.83  |
| Economical Mutual .....          | 17,682.              | 8,015.              | 4,575.              | 57.08  | 113,091.             | 103,332.            | 63,873.             | 61.81  |
| Employers' Liability .....       | 53,171.              | 41,054.             | 8,770.              | 21.36  | .....                | .....               | .....               | .....  |
| Employers Mutual Liability ..... | .....                | .....               | .....               | .....  | .....                | .....               | .....               | .....  |
| Ensign .....                     | 22,132.              | 19,532.             | 6,332.              | 32.41  | 10,259.              | 7,061.              | 5,092.              | 72.11  |
| Equitable Fire and Marine .....  | 10,990.              | 11,473.             | 4,849.              | 42.26  | .....                | .....               | .....               | .....  |
| Essex and Suffolk .....          | 4,067.               | 2,876.              | 831.                | 28.89  | .....                | .....               | .....               | .....  |
| Eureka-Security .....            | 57,089.              | 62,566.             | 37,312.             | 59.64  | .....                | .....               | .....               | .....  |

## FIRE AND AUTOMOBILE - (Continued)

| NAME OF COMPANY                      | FIRE                 |                     |                     | AUTOMOBILE   |                      |                     |                     |  |
|--------------------------------------|----------------------|---------------------|---------------------|--|----------------------|---------------------|---------------------|--|
|                                      | Net Premiums Written | Net Premiums Earned | Net Claims Incurred | Ratio Net Claims Incurred to Net Premiums Earned % | Net Premiums Written | Net Premiums Earned | Net Claims Incurred | Ratio Net Claims Incurred to Net Premiums Earned % |
| Excess .....                         | \$ 14,587.           | \$ 16,296.          | \$ 13,345.          | 81.89  | \$                   | \$                  | \$                  |  |
| Federal Fire .....                   | 23,632.              | 22,596.             | 11,057.             | 48.93  | 43,182.              | 42,467.             | 19,009.             | 44.76  |
| Federal Insurance .....              | 43,904.              | 14,500.             | 4,913.              | 33.88  | 6,303.               | 5,209.              | 6,806.              | 130.66   |
| Federated Mutual Implement .....     | 225,398.             | 207,764.            | 116,759.            | 56.20  | 186,709.             | 171,544.            | 96,690.             | 56.36  |
| Federation .....                     | 53,454.              | 68,450.             | 19,449.             | 28.41  | 10,973.              | 16,852.             | 7,478.              | 44.37  |
| Fidelity and Casualty .....          |                      |                     |                     |  |                      |                     |                     |  |
| Fidelity Insurance .....             |                      |                     |                     |  |                      |                     |                     |  |
| Fidelity-Phenix .....                | 60,852.              | 81,648.             | 46,947.             | 57.50  | 3,581.               | 5,576.              | 2,714.              | 48.67  |
| Fire Association .....               | 18,212.              | 27,728.             | 5,177.              | 18.67  | 67,059.              | 72,667.             | 110,137.            | 151.56   |
| Fire Insurance of Canada .....       | 29,322.              | 36,282.             | 11,767.             | 32.43  |                      |                     |                     |  |
| Fireman's Fund .....                 | 58,740.              | 58,474.             | 23,162.             | 39.50  | 24,943.              | 20,080.             | 20,760.             | 103.50   |
| Firemen's Insurance .....            | 84,369.              | 64,198.             | 20,938.             | 32.61  |                      |                     |                     |  |
| First National .....                 |                      |                     |                     |  |                      |                     |                     |  |
| General Accident .....               | 86,381.              | 41,016.             | 17,552.             | 42.79  | 182,722.             | 164,797.            | 84,708.             | 51.40  |
| General Accident Fire and Life ..... | 5,887.               | 39,777.             | 24,780.             | 62.30  | 85,756.              | 79,310.             | 29,375.             | 37.04  |
| General Casualty of America .....    |                      |                     |                     |  |                      |                     |                     |  |
| General Exchange .....               |                      |                     |                     |  |                      |                     |                     |  |
| General Insurance of America .....   | 188,467.             | 165,521.            | 44,158.             | 26.67  | 152,540.             | 1,206,044.          | 825,797.            | 68.47  |
| General Security .....               | 48,322.              | 32,559.             | 14,275.             | 43.84  | 87,839.              | 78,147.             | 51,277.             | 65.62  |
| Girard .....                         | 30,210.              | 31,525.             | 19,957.             | 63.30  |                      |                     |                     |  |
|                                      |                      |                     |                     |  | 131,735.             | 124,662.            | 66,022.             | 52.96  |
|                                      |                      |                     |                     |  | 1,451,557.           | 1,206,044.          | 825,797.            | 68.47  |
|                                      |                      |                     |                     |  | 152,540.             | 54,230.             | 37,33.              | 37.33  |
|                                      |                      |                     |                     |  | 87,839.              | 78,147.             | 51,277.             | 65.62  |
|                                      |                      |                     |                     |  |                      |                     |                     |  |
| Glens Falls .....                    | 24,367.              | 29,357.             | 6,787.              | 23.12  | 174,077.             | 168,753.            | 112,075.            | 66.41  |
| Globe Indemnity .....                | 62,245.              | 61,041.             | 18,027.             | 29.53  | 70,438.              | 64,223.             | 24,373.             | 37.95  |
| Gore District .....                  | 60,597.              | 61,099.             | 18,774.             | 30.73  | 26,848.              | 22,728.             | 14,627.             | 64.36  |
| Grain .....                          | 452,224.             | 428,068.            | 146,776.            | 34.29  |                      |                     |                     |  |
| Granite State .....                  | 18,569.              | 22,101.             | 6,075.              | 27.49  |                      |                     |                     |  |
|                                      |                      |                     |                     |  |                      |                     |                     |  |
| Great American Indemnity .....       |                      |                     |                     |  |                      |                     |                     |  |
| Great American Insurance .....       | 171,296.             | 162,376.            | 53,712.             | 33.08  | 90,609.              | 81,040.             | 59,225.             | 73.08  |
| Guardian Assurance .....             | 98,650.              | 82,823.             | 32,414.             | 39.14  | 87,215.              | 75,471.             | 25,557.             | 33.86  |
| Guardian Insurance .....             | 59,321.              | 47,287.             | 7,864.              | 18.63  | 109,505.             | 87,710.             | 59,14               | 51.868.  |
| Guildhall .....                      | 19,677.              | 16,057.             | 4,043.              | 25.18  | 941,596.             | 764,444.            | 482,515.            | 63.12  |
|                                      |                      |                     |                     |  | 21,265.              | 18,094.             | 4,249.              | 23.47  |
|                                      |                      |                     |                     |  |                      |                     |                     |  |
| Halifax .....                        | 40,844.              | 55,185.             | 16,214.             | 29.38  | 97,073.              | 82,255.             | 53,336.             | 64.84  |
| Hanover .....                        | 24,324.              | 32,613.             | 4,699.              | 14.41  |                      |                     |                     |  |
| Hartford Accident .....              |                      |                     |                     |  |                      |                     |                     |  |
| Hartford Fire .....                  | 64,338.              | 67,378.             | 38,213.             | 56.86  | 64,092.              | 57,586.             | 48,161.             | 83.63  |
| Helvetia Swiss .....                 | 5,910.               | 3,686.              | 480.                | 13.03  | 42,971.              | 42,670.             | 28,687.             | 67.23  |
|                                      |                      |                     |                     |  | 2,159.               | 1,075.              |                     |  |
| Home Insurance .....                 | 128,909.             | 118,384.            | 47,025.             | 39.72  | 650.                 | 593.                | 611.                | 103.04   |
| Hudson Bay .....                     | 31,123.              | 33,567.             | 8,774.              | 26.13  | 31,347.              | 29,413.             | 11,948.             | 40.62  |
| Imperial Guarantee .....             | 12,909.              | 10,397.             | 1,102.              | 10.60  | 2,491.               | 2,500.              | 28.                 | 1.12   |
| Imperial Insurance .....             | 15,639.              | 17,459.             | 8,915.              | 51.06  | 2,841.               | 3,086.              | 3,889.              | 126.02   |





## FIRE AND AUTOMOBILE - (Continued)

| NAME OF COMPANY                             | FIRE                 |                     |                     |  | AUTOMOBILE           |                     |                     |  |
|---|----------------------|---------------------|---------------------|--|----------------------|---------------------|---------------------|--|
|   | Net Premiums Written | Net Premiums Earned | Net Claims Incurred | Ratio Net Claims Incurred to Net Premiums Earned % | Net Premiums Written | Net Premiums Earned | Net Claims Incurred | Ratio Net Claims Incurred to Net Premiums Earned % |
| Motor Union .....                           | \$ 21,504.           | \$ 23,442.          | \$ 7,141.           | 30.48  | \$ 121,043.          | \$ 111,332.         | \$ 43,830.          | 39.37  |
| National-Ben Franklin .....                 | 79,898.              | 79,612.             | 23,388.             | 29.37  | 11,038.              | 8,152.              | (4,520.)            |  |
| National Fire and Casualty .....            | 14,584.              | 10,499.             | 6,299.              | 59.90  |                      |                     |                     |  |
| National Fire of Hartford .....             | 22,547.              | 14,419.             | 8,246.              | 57.20  | 1,959.               | 1,562.              | 3,095.              | 198.14   |
| National Provincial .....                   | 21,504.              | 24,436.             | 7,141.              | 29.22  |                      |                     |                     |  |
| New England .....                           | 15,877.              | 17,071.             | 7,675.              | 44.96  |                      |                     |                     |  |
| New Hampshire .....                         | 32,386.              | 29,869.             | 22,784.             | 76.28  |                      |                     |                     |  |
| New York Underwriters .....                 | 8,485.               | 10,164.             | 6,766.              | 66.57  |                      |                     |                     |  |
| New Zealand .....                           | 40,446.              | 39,590.             | 7,911.              | 20.00  | 49,314.              | 57,420.             | 62,871.             | 109.49   |
| Niagara .....                               | 28,768.              | 28,960.             | 1,461.              | 5.04   | 55,358.              | 51,500.             | 19,590.             | 38.04  |
| Non-Marine Underwriters<br>at Lloyd's ..... | 418,607.             | 348,058.            | 428,068.            | 122.99   | 683,850.             | 588,382.            | 323,586.            | 55.00  |
| North British .....                         | 85,955.              | 89,003.             | 44,463.             | 49.96  | 71,603.              | 68,655.             | 31,475.             | 45.84  |
| North Empire .....                          | 13,296.              | 12,603.             | 5,606.              | 44.48  |                      |                     |                     |  |
| Northern Assurance .....                    | 90,408.              | 56,301.             | 43,603.             | 77.45  | 108,531.             | 90,357.             | 89,927.             | 99.52  |
| North River .....                           | 37,651.              | 44,107.             | 18,322.             | 41.53  |                      |                     |                     |  |
| Northwest Casualty .....                    | 192,028.             | 155,147.            | 24,572.             | 15.84  | 224,386.             | 190,124.            | 88,080.             | 46.33  |
| Northwestern Mutual .....                   | 45,809.              | 39,936.             | 11,465.             | 28.70  | 21,307.              | 19,464.             | 4,991.              | 25.64  |
| Norwich Union Fire .....                    | 113,247.             | 103,547.            | 63,862.             | 61.67  | 84,515.              | 77,908.             | 32,403.             | 41.59  |
| Occidental Fire .....                       | 55,933.              | 42,004.             | 9,498.              | 22.61  | 52,870.              | 45,991.             | 18,796.             | 40.87  |
| Ocean Accident .....                        | 24,082.              | 21,389.             | 4,793.              | 22.41  | 80,144.              | 71,137.             | 51,563.             | 72.48  |
| Orion .....                                 | 10,793.              | 11,938.             | 11,632.             | 97.44  | 6,808.               | 7,159.              | 606.                | 8.46   |
| Pacific Coast .....                         | 13,490.              | 11,454.             | 2,806.              | 24.50  | 20,632.              | 19,130.             | 13,824.             | 72.26  |
| Pacific Fire .....                          | 14,874.              | 11,500.             | 4,527.              | 39.37  |                      |                     |                     |  |
| Palatine .....                              | 25,054.              | 22,138.             | 5,181.              | 23.40  | 8,905.               | 7,899.              | 5,730.              | 72.54  |
| Patriotic .....                             | 30,863.              | 29,077.             | 44,981.             | 154.71   | 53,221.              | 51,177.             | 31,377.             | 61.31  |
| Pearl .....                                 | 77,802.              | 83,498.             | 24,465.             | 29.30  | 239,476.             | 241,072.            | 136,994.            | 56.83  |
| Perth Mutual .....                          | 43,413.              | 44,107.             | 18,489.             | 41.92  |                      |                     |                     |  |
| Phenix Fire .....                           | 17,106.              | 12,490.             | 4,336.              | 34.73  | 2,699.               | 1,958.              | 95.                 | 4.85   |
| Philadelphia Fire and Marine .....          | 14,965.              | 18,860.             | 2,823.              | 14.97  |                      |                     |                     |  |
| Phoenix Assurance .....                     | 166,224.             | 153,171.            | 70,604.             | 46.09  | 55,202.              | 42,711.             | 30,160.             | 70.61  |
| Phoenix of Hartford .....                   | 154,477.             | 153,434.            | 65,712.             | 42.83  | 90,951.              | 65,161.             | 42,188.             | 64.74  |
| Planet .....                                | 10,653.              | 11,882.             | 4,887.              | 41.13  |                      |                     |                     |  |
| Pool .....                                  | 166,815.             | 170,146.            | 109,615.            | 64.42  |                      |                     |                     |  |
| Portage la Prairie .....                    | 227,660.             | 220,783.            | 92,050.             | 41.69  | 838,872.             | 730,902.            | 564,384.            | 77.22  |
| Progressive .....                           | 6,842.               | (1,760.)            | 1,740.              |  |                      |                     |                     |  |
| Providence Fire .....                       | 5,798.               | 8,071.              | 1,833.              | 22.71  |                      |                     |                     |  |
| Providence Washington .....                 | 9,895.               | 9,132.              | 1,200.              | 13.14  |                      |                     |                     |  |

## FIRE AND AUTOMOBILE - (Continued)

| NAME OF COMPANY          | FIRE                 |                     |                     | Ratio Net Claims Incurred to Net Premiums Earned % | A U T O M O B I L E  |                     |                     | Ratio Net Claims Incurred to Net Premiums Earned % |
|--------------------------|----------------------|---------------------|---------------------|--|----------------------|---------------------|---------------------|--|
|                          | Net Premiums Written | Net Premiums Earned | Net Claims Incurred |  | Net Premiums Written | Net Premiums Earned | Net Claims Incurred |  |
| Provincial               | \$ 13,725.           | \$ 15,445.          | \$ 2,943.           | 19.05  | \$ 127,784.          | \$ 117,736.         | \$ 61,584.          | 52.31  |
| Prudential of England    | 123,706.             | 137,120.            | 30,395.             | 22.17  |                      |                     |                     |  |
| Quebec                   | 8,658.               | 7,093.              | 5,839.              | 82.32  |                      |                     |                     |  |
| Queensland               | 19,404.              | 18,661.             | 5,230.              | 28.03  | 13,028.              | 9,141.              | 13,390.             | 146.47   |
| Railway Passengers       | 25,099.              | 23,045.             | 3,006.              | 13.04  | 27,132.              | 24,084.             | 16,976.             | 70.49  |
| Reliance of Canada       | 39,250.              | 33,091.             | 17,318.             | 52.33  |                      |                     |                     |  |
| Reliance of Philadelphia | 13,046.              | 6,104.              | 76.                 | 1.28   |                      |                     |                     |  |
| Retail Lumbermen's       | 3,822.               | 3,822.              |                     |  |                      |                     |                     |  |
| Royal Exchange           | 263,351.             | 278,721.            | 60,709.             | 21.78  | 128,564.             | 115,069.            | 33,044.             | 28.72  |
| Royal Insurance          | 307,292.             | 313,203.            | 98,376.             | 31.41  | 239,634.             | 221,451.            | 91,610.             | 41.37  |
| Royal Scottish           | 16,438.              | 10,236.             | 7,928.              | 77.45  |                      |                     |                     |  |
| St. Paul Fire and Marine | 105,704.             | 130,507.            | 45,743.             | 35.00  |                      |                     |                     |  |
| Saint Paul-Mercury       |                      |                     |                     |  | 86,160.              | 78,907.             | 45,303.             | 57.00  |
| Saskatchewan Mutual      | 177,510.             | 163,260.            | 78,487.             | 48.07  | 84,586.              | 88,100.             | 75,390.             | 85.00  |
| Scottish Canadian        | 7,804.               | 7,974.              | 2,473.              | 31.01  | 643,865.             | 566,043.            | 383,267.            | 67.71  |
| Scottish Insurance       | 20,963.              | 24,682.             | 22,350.             | 90.55  | 29,939.              | 27,746.             | 8,829.              | 31.82  |
| Scottish Metropolitan    | 28,766.              | 17,914.             | 13,874.             | 77.45  | 20,319.              | 20,691.             | 9,636.              | 46.57  |
| Scottish Union           | 22,104.              | 35,107.             | 26,859.             | 76.51  | 15,173.              | 23,551.             | 15,173.             | 64.43  |
| Sea                      | 24,963.              | 30,475.             | 6,745.              | 22.13  | 31,417.              | 28,036.             | 9,703.              | 34.61  |
| Security Insurance       | 26,970.              | 34,154.             | 8,222.              | 24.07  |                      |                     |                     |  |
| Security National        | 7,647.               | 8,128.              | 2,402.              | 29.55  |                      |                     |                     |  |
| Service Fire             |                      |                     |                     |  | 278,721.             | 133,168.            | 161,326.            | 121.14   |
| South British            | 28,148.              | 32,791.             | 19,460.             | 59.35  |                      |                     |                     |  |
| Springfield              | 164,725.             | 175,666.            | 89,725.             | 51.08  |                      |                     |                     |  |
| Standard Insurance       | 33.                  | 688.                | 5.                  | 0.72   |                      |                     |                     |  |
| Stanstead and Sherbrooke | 12,583.              | 14,524.             | 4,489.              | 30.91  |                      |                     |                     |  |
| State Assurance          | 21,504.              | 24,458.             | 7,141.              | 29.23  |                      |                     |                     |  |
| Sun Insurance            | 107,978.             | 105,680.            | 41,319.             | 39.10  | 97,349.              | 84,662.             | 55,862.             | 65.98  |
| Svea-Norran              | 27,334.              | 22,475.             | 11,289.             | 50.23  | 19,829.              | 17,297.             | 9,656.              | 55.82  |
| Switzerland General      | 12,904.              | 12,734.             | 3,039.              | 23.86  |                      |                     |                     |  |
| Toronto General          | 35,170.              | 40,828.             | 23,369.             | 57.24  | 36,424.              | 37,113.             | 19,433.             | 52.36  |
| Traders General          |                      |                     |                     |  | 203,998.             | 115,529.            | 125,266.            | 108.43   |
| Transcontinental         | 30,488.              | 28,840.             | 30,237.             | 104.84   | 24,949.              | 24,837.             | 14,321.             | 58.60  |
| Travelers Fire           | 15,273.              | 12,044.             | 2,661.              | 22.09  | 14,038.              | 12,377.             | 1,483.              | 11.98  |
| Travelers Indemnity      |                      |                     |                     |  | 116,621.             | 101,266.            | 58,357.             | 57.63  |
| Union Assurance          |                      |                     |                     |  | 10,686.              | 9,479.              | 6,875.              | 72.53  |
| Union of Canton          | 39,743.              | 35,068.             | 8,204.              | 23.39  | 181,536.             | 170,133.            | 135,527.            | 79.66  |
| Union Marine             | 78,863.              | 86,049.             | 37,581.             | 43.67  | 2,388.               |                     |                     |  |
| United British           | 6,648.               | 32,040.             | 1,743.              | 5.44   |                      |                     | (4,341.)            |  |

## FIRE AND AUTOMOBILE - (Continued)

| NAME OF COMPANY                   | FIRE                 |                     |                     | Ratio Net Claims Incurred to Net Premiums Earned % | AUTOMOBILE           |                     |                     | Ratio Net Claims Incurred to Net Premiums Earned % |
|-----------------------------------|----------------------|---------------------|---------------------|--|----------------------|---------------------|---------------------|--|
|                                   | Net Premiums Written | Net Premiums Earned | Net Claims Incurred |  | Net Premiums Written | Net Premiums Earned | Net Claims Incurred |  |
| United National Indemnity         | \$ 33,600.           | \$ 13,524.          | \$ 10,206.          | 75.47  | \$ 64,509.           | \$ 43,856.          | \$ 33,445.          | 76.26  |
| United Scottish                   | 137.                 | 66.                 |                     |  | 11,820.              | 5,934.              | 1,161.              | 19.56  |
| United States Fidelity            | 21,014.              | 20,054.             | 8,460.              | 42.19  | 303,014.             | 260,273.            | 305,660.            | 117.44   |
| United States Guarantee           |                      |                     |                     |  | 558.                 |                     |                     |  |
| Unity Fire                        | 5,284.               | 5,687.              | 928.                | 16.32  |                      |                     |                     |  |
| Wawanesa                          | 498,818.             | 454,228.            | 142,291.            | 31.32  |                      |                     |                     |  |
| Wellington                        | 14,823.              | 16,611.             | 4,543.              | 27.35  | 609,425.             | 570,234.            | 295,765.            | 51.87  |
| Westchester                       | 47,999.              | 55,332.             | 25,600.             | 46.27  | 6,490.               | 5,916.              | (1,341.)            |  |
| Western                           | 45,130.              | 29,268.             | 28,673.             | 97.97  | 153,188.             | 136,568.            | 59,459.             | 43.54  |
| Western Union                     | 161,347.             | 141,544.            | 61,991.             | 43.79  | 676,577.             | 614,280.            | 297,558.            | 48.44  |
| Westminster                       |                      |                     |                     |  |                      |                     |                     |  |
| World Auxiliary                   | 1,633.               | 886.                | 1,425.              | 160.83   | 2,860.               | 1,444.              | 400.                | 27.70  |
| World Fire and Marine             | (168.)               | 8,268.              | (208.)              |  |                      |                     |                     |  |
| World Marine and General          | 16,438.              | 10,237.             | 7,928.              | 77.45  | 518.                 | 832.                | 272.                | 32.69  |
| Yorkshire                         | 94,143.              | 78,097.             | 32,643.             | 41.80  | 124,113.             | 108,569.            | 69,660.             | 64.16  |
| Zurich                            |                      |                     |                     |  | 151,671.             | 158,469.            | 125,550.            | 79.23  |
| Total                             | \$11,005,153.        | \$10,686,557.       | \$ 4,380,608.       | 40.99  | \$16,803,278.        | \$14,955,987.       | \$ 9,345,926.       | 62.49  |
| RECIPROCAL EXCHANGES              |                      |                     |                     |  |                      |                     |                     |  |
| Affiliated Underwriters           | 16,150.              | 15,370.             | 5,714.              | 37.18  |                      |                     |                     |  |
| American Exchange                 | 3,399.               | 3,134.              | 208.                | 6.62   |                      |                     |                     |  |
| Canadian Reciprocal               | 1,656.               | 1,479.              | 141.                | 0.96   |                      |                     |                     |  |
| Carners Exchange                  | 10,529.              | 12,855.             | (1,541.)            |  |                      |                     |                     |  |
| Fireproof Sprinklered             | 1,511.               | 1,400.              | 92.                 | 6.58   |                      |                     |                     |  |
| Individual Underwriters           | 5,665.               | 5,212.              | 346.                | 6.63   |                      |                     |                     |  |
| Lumbermen's Underwriting Alliance | 35,683.              | 51,705.             | 6,142.              | 11.88  |                      |                     |                     |  |
| Metropolitan Inter-Insurers       | 3,399.               | 3,126.              | 208.                | 6.64   |                      |                     |                     |  |
| New York Reciprocal               | 4,909.               | 4,517.              | 300.                | 6.64   |                      |                     |                     |  |
| Retail Lumbermen's                | 67,052.              | 65,789.             | 6,976.              | 10.60  |                      |                     |                     |  |
| Warner Reciprocal                 | 1,433.               | 2,760.              |                     |  |                      |                     |                     |  |
| Total                             | \$ 151,385.          | \$ 167,347.         | \$ 18,585.          | 11.10  |                      |                     |                     |  |
| Grand Total                       | \$11,155,538.        | \$10,853,904.       | \$ 4,399,193.       | 40.53  | \$16,803,278.        | \$14,955,987.       | \$ 9,345,926.       | 62.49  |

\* Not writing new business in Alberta





## ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE - (Continued)

| NAME OF COMPANY                      | Accident |         | Sickness |          | Accident and Sickness<br>(Combined) |          | Liability |         | Guarantee |          |
|--------------------------------------|----------|---------|----------|----------|-------------------------------------|----------|-----------|---------|-----------|----------|
|                                      | Premiums | Claims  | Premiums | Claims   | Premiums                            | Claims   | Premiums  | Claims  | Premiums  | Claims   |
| Consolidated .....                   | \$       | \$      | \$       | \$       | \$                                  | \$       | \$        | \$      | \$        | \$       |
| Continental Assurance .....          | 159,669. | 66,844. | 500,836. | 210,602. | 1,237.                              | 169.     | 1,028.    | 5.      |           |          |
| Continental Casualty .....           |          |         |          |          |                                     |          |           |         |           |          |
| Contingency .....                    |          |         |          |          |                                     |          |           |         |           |          |
| Crown .....                          |          |         |          |          | 47,295.                             | 32,682.  |           |         |           |          |
| Dominion Fire .....                  |          |         |          |          |                                     |          | 1,259.    | 9.      | 4,518.    | 500.     |
| Dominion General Benefit .....       |          |         |          |          | 24,663.                             | 23,813.  |           |         |           |          |
| Dominion Life .....                  |          |         |          |          | 47,769.                             | 39,216.  |           |         |           |          |
| Dominion of Canada General .....     | 10,876.  | 4,657.  | 3,651.   | (2,202.) | 7,423.                              | 2,979.   | 11,379.   | 1,926.  | 2,743.    | (75.)    |
| Economical Mutual .....              |          |         |          |          | 6,791.                              | 2,098.   | 276.      | 887.    |           |          |
| Employers' Liability .....           |          |         |          |          |                                     |          |           |         |           |          |
| Employers Mutual Liability .....     | 8,929.   | 72.     | 14,153.  | 5,037.   |                                     |          | 15,741.   | 5,822.  | 1,638.    | (1,016.) |
| Equitable Fire and Marine .....      |          |         |          |          |                                     |          | 176.      | 35.     | 5,293.    | 945.     |
| Federal Fire .....                   |          |         |          |          |                                     |          | 212.      | 5.      |           |          |
| Federal Insurance .....              |          |         |          |          |                                     |          | 149.      |         |           |          |
| Federated Mutual Implement .....     |          |         |          |          |                                     |          |           |         |           |          |
| Federation .....                     |          |         |          |          | 36,466.                             | 24,808.  | 4,219.    | 264.    |           |          |
| Fidelity and Casualty .....          | 11,134.  |         |          |          |                                     |          | 12,584.   | 3,372.  | 84.       |          |
| Fidelity Insurance .....             | 226.     | 55.     |          |          |                                     |          | 785.      | (829.)  | 767.      |          |
| Fireman's Fund .....                 |          |         |          |          |                                     |          | 2,665.    | 1,288.  | 2,600.    | (100.)   |
| General Accident .....               | 2,868.   | 506.    | 1,528.   | 10.      |                                     |          | 1,918.    | 706.    | 10.       |          |
| General Accident Fire and Life ..... | 680.     | (36.)   | 154.     | 408.     | 30.                                 | 5.       | 80,253.   | 28,131. | 57,027.   | 82,514.  |
| General Casualty of America .....    | 588.     | 11.     |          |          | 145.                                |          | 26,524.   | 2,963.  | 26,524.   | (135.)   |
| General Security .....               | 31.      | 23.     |          |          |                                     |          | 37,602.   | 1,268.  | 4,536.    |          |
| Globe Indemnity .....                | 3,236.   | 1,366.  | 5,949.   | 10,071.  |                                     |          | 2,515.    | (122.)  | 2,515.    |          |
| Gore District .....                  |          |         |          |          |                                     |          | 12,592.   | 11,354. | 3,273.    | 110.     |
| Grain .....                          |          |         |          |          |                                     |          |           |         |           |          |
| Great American Indemnity .....       |          |         |          |          |                                     |          | 1,146.    |         | 471.      |          |
| Great-West .....                     | 10,656.  | 4,607.  |          |          | 333,743.                            | 199,894. | 2,852.    | 794.    | 12,664.   | 5,354.   |
| Guarantee of North America .....     |          |         |          |          |                                     |          |           |         | 10.       |          |
| Guardian Assurance .....             | 55.      |         | 29,233.  | 7,384.   |                                     |          |           |         | 11,940.   | 2,500.   |
| Guardian Insurance .....             | 5,546.   | 455.    | 29,792.  | 7,331.   |                                     |          | 727.      | 254.    | 755.      | 13.      |
| Guildhall .....                      | 138.     |         | 42.      |          |                                     |          | 32,790.   | 2,462.  | 4,585.    | (202.)   |
| Halifax .....                        | 3,222.   | 1,553.  | 3,378.   | 1,317.   |                                     |          | 533.      | 22.     | 87.       |          |
| Hartford Accident .....              | 407.     |         | 409.     |          | 2,231.                              | 715.     | 9,630.    | 6,788.  | 2,703.    | (60.)    |
| Hudson Bay .....                     |          |         |          |          |                                     |          | 27,257.   | 13,562. | 1,066.    | 400.     |
| Imperial Guarantee .....             | 1,618.   | 683.    | 2,975.   | 5,035.   |                                     |          | 6,296.    | 5,677.  | 1,626.    | 55.      |
| Imperial Insurance .....             | 6,839.   | 755.    | 5,569.   | 1,470.   | 104,039.                            | 71,776.  | 2,276.    | 35,734. | 2,326.    | 249.     |
| Imperial Life .....                  | 335.     | 15.     |          |          |                                     |          | 94.       |         |           |          |
| Indemnity Insurance .....            | 4,219.   | 440.    |          |          | 89,914.                             | 63,962.  | 70,618.   | 23,032. | 15,428.   | 232.     |

## ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE - (Continued)

| NAME OF COMPANY                          | Accident |          | Sickness |          | Accident and Sickness<br>(Combined) |          | Liability |         | Guarantee |          |
|--|----------|----------|----------|----------|-------------------------------------|----------|-----------|---------|-----------|----------|
|  | Premiums | Claims   | Premiums | Claims   | Premiums                            | Claims   | Premiums  | Claims  | Premiums  | Claims   |
| Insurance Corporation of Ireland .....   | \$ ..... | \$ ..... | \$ ..... | \$ ..... | \$ .....                            | \$ ..... | \$ 803.   | \$ 209. | \$ 73.    | \$ ..... |
| John Hancock .....                       | 1,043.   | .....    | 46,478.  | 32,167.  | 17,350.                             | 15,556.  | 45,100.   | 7,998.  | 813.      | .....    |
| Law Union and Rock .....                 | .....    | .....    | 4,051.   | 722.     | .....                               | .....    | (7.)      | 50.     | .....     | .....    |
| Legal and General .....                  | .....    | .....    | .....    | .....    | .....                               | .....    | 759.      | .....   | .....     | .....    |
| Liberty Mutual Fire .....                | .....    | .....    | .....    | .....    | .....                               | .....    | .....     | .....   | .....     | .....    |
| Liberty Mutual Insurance .....           | .....    | .....    | .....    | .....    | .....                               | .....    | 763.      | 26.     | 15.       | .....    |
| Licenses and General .....               | .....    | .....    | .....    | .....    | .....                               | .....    | 38.       | 465.    | .....     | .....    |
| Liverpool and London and Globe .....     | 5,512.   | 2,326.   | 10,135.  | 17,160.  | .....                               | .....    | 21,453.   | 19,347. | 5,542.    | 190.     |
| Liverpool-Manitoba .....                 | 1,618.   | 683.     | 2,974.   | 5,035.   | .....                               | .....    | 6,295.    | 5,677.  | 1,626.    | 55.      |
| London and County .....                  | .....    | .....    | .....    | .....    | .....                               | .....    | .....     | .....   | .....     | .....    |
| London and Edinburgh .....               | 2,348.   | 957.     | .....    | .....    | .....                               | .....    | .....     | .....   | .....     | .....    |
| London and Lancashire Guarantee .....    | 3,001.   | 180.     | 46,366.  | 34,953.  | .....                               | .....    | 2,955.    | (395.)  | 2,092.    | .....    |
| London and Provincial .....              | .....    | .....    | .....    | .....    | .....                               | .....    | 1,269.    | 126.    | 353.      | 8.       |
| London and Scottish .....                | .....    | .....    | .....    | .....    | .....                               | .....    | 951.      | .....   | .....     | .....    |
| London Assurance .....                   | 107.     | .....    | 30.      | .....    | .....                               | .....    | 6,867.    | (4.)    | .....     | .....    |
| London Guarantee .....                   | 870.     | 519.     | 320.     | 15.      | .....                               | .....    | 9,327.    | 54,841. | 26,114.   | 35,968.  |
| London Life .....                        | .....    | .....    | .....    | .....    | 1,030,090.                          | 703,993. | .....     | .....   | .....     | .....    |
| Lumbermens Mutual Casualty .....         | .....    | .....    | .....    | .....    | 1,416.                              | 1,908.   | .....     | 5,705.  | .....     | .....    |
| Maryland Casualty .....                  | 230.     | 276.     | .....    | .....    | .....                               | .....    | 4,455.    | 3,111.  | 66.       | 1,455.   |
| Merchants and Traders .....              | .....    | .....    | .....    | .....    | .....                               | .....    | .....     | .....   | 31.       | .....    |
| Metropolitan Casualty .....              | 678.     | (207.)   | .....    | .....    | .....                               | .....    | 31,505.   | 7,426.  | 7,147.    | 3,114.   |
| Metropolitan Life .....                  | 10,842.  | 4,944.   | .....    | .....    | 260,683.                            | 182,453. | 526.      | 99.     | .....     | .....    |
| Motor Union .....                        | 19.      | .....    | .....    | .....    | 370,739.                            | 228,585. | .....     | .....   | .....     | .....    |
| Mutual Benefit, Health & Accident .....  | 9,468.   | 5,153.   | .....    | .....    | 162,553.                            | 155,310. | .....     | .....   | .....     | .....    |
| Mutual Life of Canada .....              | .....    | .....    | .....    | .....    | 1,035.                              | 60.      | .....     | .....   | .....     | .....    |
| Mutual Life of New York .....            | .....    | .....    | .....    | .....    | .....                               | .....    | 31.       | .....   | 300.      | .....    |
| National Fire of Hartford .....          | 1,297.   | 779.     | 1,469.   | 321.     | 18,077.                             | 11,986.  | .....     | .....   | .....     | .....    |
| New York Life .....                      | .....    | .....    | .....    | .....    | .....                               | .....    | 1,362.    | 113.    | 21,902.   | 20,319.  |
| New Zealand .....                        | 25,198.  | 3,253.   | 16,042.  | 9,732.   | 720.                                | .....    | 159,645.  | 92,850. | .....     | .....    |
| Non-Marine Underwriters at Lloyd's ..... | .....    | .....    | .....    | .....    | .....                               | .....    | .....     | .....   | .....     | .....    |
| North American Life and Casualty .....   | .....    | .....    | .....    | .....    | 161,833.                            | 107,118. | .....     | .....   | .....     | .....    |
| North American .....                     | 166.     | .....    | .....    | .....    | 3,293.                              | .....    | .....     | .....   | .....     | .....    |
| North British .....                      | 858.     | 75.      | 76.      | .....    | 6,838.                              | 4,934.   | .....     | .....   | 163.      | .....    |
| Northern Assurance .....                 | .....    | .....    | .....    | .....    | 21,813.                             | 19,903.  | 2,534.    | (86.)   | 902.      | .....    |
| Northwest Casualty .....                 | .....    | .....    | .....    | .....    | .....                               | .....    | 9,712.    | 1,754.  | .....     | .....    |
| Northwestern Mutual .....                | .....    | .....    | .....    | .....    | .....                               | .....    | .....     | .....   | .....     | .....    |
| Norwich Union .....                      | 1,971.   | .....    | 100.     | .....    | 13,358.                             | 10,966.  | .....     | .....   | 1,518.    | 557.     |
| Occidental Fire .....                    | 376.     | 68.      | .....    | .....    | 2,153.                              | 208.     | .....     | .....   | .....     | .....    |
| Occidental Life .....                    | 1,415.   | 66.      | .....    | .....    | 44,409.                             | .....    | .....     | .....   | .....     | .....    |
| Ocean Accident .....                     | .....    | .....    | 202.     | 72.      | 235.                                | .....    | 1,896.    | 431.    | 1,230.    | .....    |



## ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE - (Continued)

| NAME OF COMPANY                 | Accident |          | Sickness |          | Accident and Sickness<br>(Combined) |          | Liability |         | Guarantee |          |
|---------------------------------|----------|----------|----------|----------|-------------------------------------|----------|-----------|---------|-----------|----------|
|                                 | Premiums | Claims   | Premiums | Claims   | Premiums                            | Claims   | Premiums  | Claims  | Premiums  | Claims   |
| Orion .....                     | \$ ..... | \$ ..... | \$ ..... | \$ ..... | \$ .....                            | \$ ..... | \$ 1,930. | \$ 594. | \$ .....  | \$ ..... |
| Pacific Coast .....             | .....    | .....    | .....    | .....    | .....                               | .....    | 834.      | 31.     | 40.       | .....    |
| Patriotic .....                 | .....    | .....    | .....    | .....    | .....                               | .....    | .....     | .....   | .....     | .....    |
| Paul Revere Life .....          | (1.)     | (427.)   | .....    | .....    | 26,440.                             | 8,611.   | .....     | .....   | .....     | .....    |
| Pearl .....                     | .....    | .....    | .....    | .....    | .....                               | .....    | 56,206.   | 45,507. | 11,497.   | (613.)   |
| Phoenix Assurance .....         | 366.     | (83.)    | .....    | .....    | .....                               | .....    | 4,435.    | 3,535.  | 4,161.    | 4,741.   |
| Phoenix of Hartford .....       | .....    | .....    | 95.      | .....    | .....                               | .....    | 1,682.    | 84.     | .....     | .....    |
| Progressive .....               | 2.       | .....    | .....    | .....    | .....                               | .....    | 2,088.    | 290.    | 90.       | .....    |
| Protective Association .....    | 691.     | 50.      | .....    | .....    | 16,146.                             | 8,068.   | .....     | .....   | .....     | .....    |
| Providence Washington .....     | .....    | .....    | .....    | .....    | .....                               | .....    | .....     | .....   | .....     | .....    |
| Prudential of England .....     | 603.     | 117.     | 259.     | 6.       | 6,146.                              | 11,604.  | 27,586.   | 6,943.  | 277.      | 76.      |
| Prudential of America .....     | 583.     | 412.     | .....    | .....    | 62,568.                             | 14,859.  | .....     | .....   | .....     | .....    |
| Queensland .....                | .....    | .....    | .....    | .....    | .....                               | .....    | 864.      | (15.)   | 183.      | .....    |
| Railway Passengers .....        | .....    | .....    | 270.     | .....    | .....                               | .....    | 628.      | 124.    | 36.       | .....    |
| Reliance of Canada .....        | .....    | .....    | .....    | .....    | .....                               | .....    | .....     | .....   | .....     | .....    |
| Royal Exchange .....            | 19.      | .....    | .....    | .....    | .....                               | .....    | .....     | .....   | .....     | .....    |
| Royal Insurance .....           | 24,339.  | .....    | .....    | .....    | .....                               | .....    | .....     | .....   | .....     | .....    |
| Saskatchewan Mutual .....       | .....    | 5,169.   | 22,033.  | 37,302.  | .....                               | .....    | 5,285.    | 2,419.  | 22,490.   | 4,978.   |
| Scottish Canadian .....         | 435.     | 442.     | 137.     | .....    | .....                               | .....    | 46,710.   | 42,056. | 12,048.   | 409.     |
| Scottish Insurance .....        | .....    | .....    | .....    | .....    | .....                               | .....    | 575.      | 1,001.  | 4,133.    | .....    |
| Scottish Metropolitan .....     | .....    | .....    | .....    | .....    | .....                               | .....    | 4,263.    | .....   | .....     | .....    |
| Scottish Union .....            | .....    | .....    | .....    | .....    | .....                               | .....    | 1,837.    | 9.      | 48.       | .....    |
| South British .....             | .....    | .....    | .....    | .....    | .....                               | .....    | 606.      | 34.     | .....     | .....    |
| Sun Insurance .....             | 403.     | 400.     | 111.     | 43.      | .....                               | .....    | 2,549.    | 10.     | 304.      | .....    |
| Svea-Nornan .....               | .....    | .....    | .....    | .....    | .....                               | .....    | 803.      | 209.    | 73.       | .....    |
| Toronto General .....           | 56.      | (149.)   | .....    | .....    | .....                               | .....    | .....     | .....   | .....     | .....    |
| Traders General .....           | .....    | .....    | .....    | .....    | .....                               | .....    | 14,928.   | 9,609.  | 9,996.    | 1,682.   |
| Transcontinental .....          | .....    | .....    | .....    | .....    | .....                               | .....    | .....     | .....   | 188.      | .....    |
| Transportation .....            | .....    | .....    | .....    | .....    | .....                               | .....    | 3,189.    | 579.    | 159.      | .....    |
| Travelers Indemnity .....       | .....    | .....    | .....    | .....    | .....                               | .....    | 8,637.    | 16,221. | 587.      | .....    |
| Travelers Insurance .....       | .....    | .....    | .....    | .....    | .....                               | .....    | .....     | .....   | .....     | .....    |
| Union Assurance .....           | 58,559.  | 28,945.  | 53,133.  | 25,700.  | 137,403.                            | 153,970. | 7,196.    | 2,601.  | .....     | .....    |
| Union of Canton .....           | 28.      | .....    | 15.      | 6.       | .....                               | .....    | 1,142.    | .....   | .....     | .....    |
| Union Marine .....              | 2,947.   | 262.     | 697.     | 81.      | .....                               | .....    | 22,240.   | 65,912. | 4,774.    | 1,293.   |
| United National Indemnity ..... | 179.     | .....    | .....    | .....    | .....                               | .....    | 532.      | 124.    | 1,511.    | .....    |
| United Scottish .....           | 37.      | .....    | .....    | .....    | .....                               | .....    | 3,276.    | 475.    | 1,890.    | (8.)     |
| United States Fidelity .....    | .....    | .....    | .....    | .....    | .....                               | .....    | .....     | .....   | .....     | .....    |
| United States Guarantee .....   | 1,829.   | 435.     | 117.     | .....    | .....                               | .....    | 107,170.  | 89,699. | 72,159.   | 2,099.   |
| Washington National .....       | .....    | .....    | .....    | .....    | .....                               | .....    | 11.       | .....   | .....     | .....    |
| Wawanesa .....                  | 116,434. | 68,467.  | .....    | .....    | .....                               | .....    | 311.      | 508.    | .....     | .....    |

ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE - (Continued)

| NAME OF COMPANY                | Accident   |            | Sickness   |            | Accident and Sickness<br>(Combined) |              | Liability    |            | Guarantee  |            |
|--------------------------------|------------|------------|------------|------------|-------------------------------------|--------------|--------------|------------|------------|------------|
|                                | Premiums   | Claims     | Premiums   | Claims     | Premiums                            | Claims       | Premiums     | Claims     | Premiums   | Claims     |
| Wellington .....               | \$ 305.    | \$ 36.     | \$ 273.    | \$ 30.     | \$                                  | \$           | \$ 212.      | \$         | \$ 5.      | \$         |
| Western Assurance .....        |            |            |            |            |                                     |              | 9,611.       | 10,624.    | 1,530.     | 1,705.     |
| Western Surety .....           |            |            |            |            |                                     |              |              |            | 10,939.    | 3,427.     |
| Western Union .....            |            |            |            |            | 907.                                | 741.         | 898.         | 103.       | 6,008.     |            |
| Westminster .....              |            |            |            |            |                                     |              |              |            |            |            |
| World Auxiliary .....          |            |            |            |            |                                     |              |              |            |            |            |
| World Marine and General ..... |            |            |            |            |                                     |              | 207.         |            |            |            |
| Yorkshire .....                | 157.       | 22.        |            |            |                                     | 42.          | 2,964.       | 475.       | 52.        |            |
| Zurich .....                   | 229.       | 190.       | 60.        |            | 289,829.                            | 220,953.     | 5,558.       | 3,726.     | 1,266.     |            |
| Total .....                    | \$535,688. | \$209,976. | \$809,473. | \$417,474. | \$4,275,864.                        | \$3,091,366. | \$1,195,705. | \$794,131. | \$492,864. | \$195,943. |

TABLE  
18ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING THEFT, PLATE GLASS, PERSONAL PROPERTY,  
INLAND TRANSPORTATION AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1953

| NAME OF COMPANY                     | Theft     |         | Plate Glass |         | Personal Property |           | Inland Transportation |          | Miscellaneous |          |
|-------------------------------------|-----------|---------|-------------|---------|-------------------|-----------|-----------------------|----------|---------------|----------|
|                                     | Premiums  | Claims  | Premiums    | Claims  | Premiums          | Claims    | Premiums              | Claims   | Premiums      | Claims   |
| Acadia .....                        | \$ 1,167. | \$ 197. | \$ 1,491.   | \$ 509. | \$ 4,246.         | \$ 1,292. | \$ 355.               | \$ ..... | \$ 11.        | \$ ..... |
| Aetna Casualty .....                | (23.)     | .....   | .....       | .....   | 40,222.           | 81,932.   | 13,236.               | 12,872.  | 4,294.        | 6,367.   |
| Aetna Insurance .....               | .....     | .....   | .....       | .....   | .....             | .....     | .....                 | .....    | 11,645.       | 3,126.   |
| Alberta General .....               | 573.      | 343.    | 870.        | 386.    | 52,795.           | 888.      | (13,828.)             | 100.     | .....         | .....    |
| Alliance Assurance .....            | .....     | .....   | .....       | .....   | .....             | .....     | .....                 | .....    | .....         | .....    |
| American Alliance .....             | .....     | .....   | .....       | .....   | 630.              | 238.      | 93.                   | (6.)     | (61.)         | 218.     |
| American Automobile Insurance ..... | .....     | .....   | .....       | .....   | .....             | .....     | .....                 | .....    | .....         | .....    |
| American Central .....              | .....     | .....   | .....       | .....   | .....             | .....     | .....                 | .....    | 7,936.        | (128.)   |
| American Credit .....               | .....     | .....   | .....       | .....   | .....             | .....     | .....                 | .....    | .....         | .....    |
| American Equitable .....            | .....     | .....   | .....       | .....   | .....             | .....     | .....                 | .....    | .....         | .....    |
| American Insurance .....            | .....     | .....   | .....       | .....   | 3,192.            | 1,226.    | 3,158.                | .....    | .....         | .....    |
| Anglo-Scottish .....                | 194.      | 150.    | 403.        | .....   | 1,809.            | 119.      | .....                 | .....    | 15.           | .....    |
| Arex Indemnity .....                | 18.       | .....   | .....       | .....   | .....             | .....     | .....                 | .....    | .....         | .....    |
| Atlas .....                         | 354.      | .....   | 310.        | 651.    | 13,564.           | 1,864.    | .....                 | .....    | .....         | .....    |
| Automobile .....                    | .....     | .....   | .....       | .....   | 50,321.           | 19,323.   | 31,282.               | 17,915.  | 5,736.        | 2,061.   |
| Aviation and General .....          | .....     | .....   | .....       | .....   | .....             | .....     | .....                 | .....    | 5,479.        | 3,834.   |
| Beaver .....                        | .....     | .....   | .....       | .....   | .....             | .....     | .....                 | .....    | .....         | .....    |
| Bee Fire .....                      | .....     | .....   | .....       | .....   | .....             | .....     | .....                 | .....    | .....         | .....    |
| Boiler Inspection .....             | .....     | .....   | .....       | .....   | 7,832.            | 5,077.    | 1,842.                | 493.     | 30,876.       | 835.     |
| Boston Insurance .....              | .....     | .....   | .....       | .....   | .....             | .....     | .....                 | .....    | 7,588.        | 2,757.   |
| British America .....               | 1,979.    | 180.    | 1,139.      | 588.    | 10,959.           | 3,004.    | 5,997.                | 1,741.   | 2,175.        | (906.)   |
| British Aviation .....              | .....     | .....   | .....       | .....   | .....             | .....     | .....                 | .....    | 38,009.       | 2,400.   |
| British Canadian .....              | 157.      | .....   | 433.        | 1,146.  | .....             | .....     | .....                 | .....    | 4.            | 53.      |
| British Crown .....                 | .....     | .....   | .....       | .....   | .....             | .....     | .....                 | .....    | 7.            | .....    |
| British Empire .....                | 154.      | .....   | 150.        | 72.     | .....             | .....     | .....                 | .....    | 20.           | 4.       |
| British General .....               | .....     | .....   | .....       | .....   | .....             | .....     | .....                 | .....    | .....         | .....    |
| British Law .....                   | 42.       | .....   | .....       | .....   | 2,711.            | 714.      | 107.                  | 132.     | 7.            | .....    |
| British Northwestern .....          | 111.      | .....   | 579.        | 864.    | 3,812.            | 1,924.    | 5.                    | .....    | 5.            | .....    |
| British Traders .....               | .....     | .....   | .....       | .....   | .....             | .....     | .....                 | .....    | .....         | .....    |
| Caledonian-American .....           | .....     | .....   | .....       | .....   | .....             | 28.       | .....                 | .....    | .....         | .....    |
| Caledonian .....                    | 1,819.    | 2,306.  | 1,595.      | 395.    | 16,237.           | 10,797.   | .....                 | .....    | .....         | .....    |
| Canada Accident and Fire .....      | 240.      | .....   | 79.         | 332.    | 1,483.            | 520.      | 20.                   | .....    | .....         | .....    |
| Canada Security .....               | 433.      | 62.     | 922.        | 601.    | 706.              | 946.      | 94.                   | 106.     | 43.           | .....    |
| Canada West .....                   | .....     | .....   | .....       | .....   | .....             | .....     | .....                 | .....    | .....         | .....    |
| Canadian Commerce .....             | .....     | .....   | .....       | .....   | 451.              | 540.      | .....                 | .....    | .....         | .....    |
| Canadian Fire .....                 | 6,385.    | 3,687.  | 2,426.      | 343.    | 12,972.           | 10,172.   | 3,221.                | (1,307.) | 466.          | 19.      |
| Canadian General .....              | 2,109.    | 663.    | 1,247.      | 744.    | 6,435.            | 2,763.    | 16,492.               | 3,585.   | 244.          | .....    |
| Canadian Home .....                 | .....     | .....   | .....       | .....   | .....             | .....     | .....                 | .....    | .....         | .....    |
| Canadian Indemnity .....            | 11,764.   | 1,789.  | 1,987.      | 2,858.  | 12,350.           | 4,048.    | 1,979.                | 7,510.   | 1,688.        | 318.     |
| Canadian Mercantile .....           | 44.       | 59.     | .....       | .....   | 197.              | 284.      | 1,709.                | 1,291.   | .....         | .....    |



## THEFT, PLATE GLASS, PERSONAL PROPERTY, INLAND TRANSPORTATION AND MISCELLANEOUS - (Continued)

| NAME OF COMPANY                  | Theft     |           | Plate Glass |           | Personal Property |           | Inland Transportation |           | Miscellaneous |          |
|----------------------------------|-----------|-----------|-------------|-----------|-------------------|-----------|-----------------------|-----------|---------------|----------|
|                                  | Premiums  | Claims    | Premiums    | Claims    | Premiums          | Claims    | Premiums              | Claims    | Premiums      | Claims   |
| Canadian Reciprocal .....        | \$ 4,823. | \$ 9,784. | \$ 6,816.   | \$ 2,252. | \$ 14,988.        | \$ 9,798. | \$ 18,085.            | \$ (447.) | \$ 81.        | \$ ..... |
| Canadian Surety .....            | 560.      | 88.       | 1,847.      | 1,813.    | 1,068.            | 216.      | ..                    | ..        | ..            | ..       |
| Car and General .....            | ..        | ..        | ..          | ..        | ..                | ..        | ..                    | ..        | ..            | ..       |
| Casualty .....                   | ..        | ..        | ..          | ..        | ..                | ..        | ..                    | ..        | ..            | ..       |
| Central .....                    | ..        | ..        | ..          | ..        | ..                | ..        | ..                    | ..        | ..            | ..       |
| Central Mutual .....             | ..        | ..        | ..          | ..        | ..                | ..        | ..                    | ..        | ..            | ..       |
| Century .....                    | 113.      | (575.)    | (31.)       | 286.      | 621.              | 751.      | 1,406.                | 413.      | 173.          | (428.)   |
| Citadel .....                    | 15.       | ..        | 48.         | ..        | 2,208.            | 669.      | 127.                  | 133.      | 8.            | ..       |
| Citizens .....                   | ..        | ..        | ..          | ..        | 3,047.            | ..        | ..                    | ..        | ..            | ..       |
| Commerce Mutual .....            | 44.       | 59.       | ..          | ..        | 266.              | 284.      | 1,709.                | 1,291.    | ..            | ..       |
| Commercial Insurance .....       | 148.      | (25.)     | ..          | ..        | 197.              | ..        | ..                    | ..        | ..            | ..       |
| Commonwealth .....               | ..        | ..        | ..          | ..        | ..                | ..        | ..                    | ..        | ..            | ..       |
| Connecticut Fire .....           | 394.      | 112.      | 114.        | (19.)     | 4,638.            | 3,418.    | 162.                  | ..        | 1,040.        | ..       |
| Consolidated .....               | 337.      | 143.      | (239.)      | 11.       | 3,520.            | 2,071.    | ..                    | ..        | (154.)        | (173.)   |
| Continental Casualty .....       | 92.       | ..        | 62.         | ..        | 10,655.           | 1,504.    | 3,331.                | 148.      | ..            | ..       |
| Continental Insurance .....      | ..        | ..        | ..          | ..        | (115.)            | 94.       | ..                    | ..        | ..            | ..       |
| Contingency .....                | ..        | ..        | ..          | ..        | ..                | ..        | ..                    | ..        | ..            | ..       |
| Cornhill .....                   | ..        | ..        | ..          | ..        | 4,259.            | 1,449.    | 677.                  | 93.       | ..            | ..       |
| Dominion Fire .....              | 126.      | ..        | 1,153.      | 1,032.    | 716.              | 1,556.    | 12,741.               | 2,938.    | 300.          | ..       |
| Dominion of Canada General ..... | ..        | ..        | ..          | ..        | 1,219.            | 1,925.    | ..                    | ..        | ..            | ..       |
| Eagle Fire .....                 | 1,512.    | 523.      | 4,503.      | 1,849.    | ..                | ..        | ..                    | ..        | ..            | ..       |
| Eagle Star .....                 | ..        | ..        | ..          | ..        | 6,469.            | 1,834.    | ..                    | ..        | ..            | ..       |
| Economical Mutual .....          | 35.       | 10.       | 832.        | 713.      | 303.              | 93.       | 2.                    | ..        | 2.            | 1.       |
| Employers' Liability .....       | 1,766.    | 966.      | 1,791.      | 2,156.    | 4,076.            | 64.       | 192.                  | 35.       | 24,371.       | 3,855.   |
| Employers Mutual Liability ..... | ..        | ..        | ..          | ..        | (11.)             | 6.        | ..                    | ..        | 6,401.        | 238.     |
| Essex .....                      | ..        | ..        | ..          | ..        | 3,732.            | 4,165.    | ..                    | ..        | ..            | ..       |
| Essex and Suffolk .....          | ..        | ..        | ..          | ..        | ..                | ..        | ..                    | ..        | ..            | ..       |
| Federal Fire .....               | 337.      | 143.      | 3,232.      | 1,798.    | ..                | ..        | ..                    | ..        | ..            | ..       |
| Federal Insurance .....          | ..        | ..        | ..          | ..        | 2,131.            | 301.      | 666.                  | 30.       | (31.)         | (34.)    |
| Federated Mutual Implement ..... | ..        | ..        | ..          | ..        | 1,488.            | 274.      | ..                    | ..        | ..            | ..       |
| Federation .....                 | 1,126.    | 23.       | 23.         | (4.)      | 5,428.            | 3,036.    | ..                    | ..        | ..            | ..       |
| Fidelity and Casualty .....      | 304.      | 153.      | 1,176.      | 411.      | 265.              | 45.       | ..                    | ..        | ..            | ..       |
| Fidelity Insurance .....         | 37.       | ..        | 704.        | 783.      | 10,691.           | 636.      | ..                    | ..        | ..            | ..       |
| Fidelity Insurance .....         | 124.      | ..        | ..          | 65.       | 10,347.           | (953.)    | ..                    | 33.       | ..            | ..       |
| Fidelity-Phenix .....            | ..        | ..        | ..          | ..        | ..                | ..        | ..                    | ..        | ..            | ..       |
| Fire Association .....           | ..        | ..        | ..          | ..        | ..                | ..        | ..                    | ..        | ..            | ..       |
| Fire Insurance of Canada .....   | ..        | ..        | ..          | ..        | 3,936.            | 7,081.    | (27.)                 | ..        | 23.           | 2,062.   |
| Fireman's Fund .....             | ..        | ..        | ..          | ..        | 202.              | ..        | 7,621.                | ..        | 5,736.        | ..       |
| Firemen's Insurance .....        | 193.      | ..        | 423.        | 242.      | 143.              | ..        | 117.                  | 36.       | 510.          | 365,739. |



## THEFT, PLATE GLASS, PERSONAL PROPERTY, INLAND TRANSPORTATION AND MISCELLANEOUS - (Continued)

| NAME OF COMPANY                          | Theft     |           | Plate Glass |         | Personal Property |         | Inland Transportation |          | Miscellaneous |         |
|--|-----------|-----------|-------------|---------|-------------------|---------|-----------------------|----------|---------------|---------|
|  | Premiums  | Claims    | Premiums    | Claims  | Premiums          | Claims  | Premiums              | Claims   | Premiums      | Claims  |
| London and County .....                  | \$ 1,078. | \$ 1,062. | \$ 2,258.   | \$ 507. | \$ 472.           | \$ 117. | \$ 397.               | \$ 256.  | \$ 10.        | \$ 2.   |
| London and Lancashire Guarantee .....    | 295.      | 22.       | 783.        | 16.     | 23,728.           | 8,638.  | 2,267.                | 2,103.   | 5,323.        | 456.    |
| London and Lancashire Insurance .....    | 76.       | .....     | 489.        | 657.    | 483.              | 85.     | 625.                  | 985.     | .....         | .....   |
| London and Scottish .....                | 204.      | 998.      | 265.        | 63.     | 42,576.           | 9,369.  | 1,878.                | 1,856.   | 239.          | .....   |
| London Assurance .....                   | 89.       | .....     | 117.        | .....   | 7,550.            | 6,044.  | 71.                   | .....    | 108.          | .....   |
| London-Canada .....                      | 84.       | .....     | 69.         | .....   | 850.              | 241.    | .....                 | .....    | 2,918.        | 459.    |
| Lumbermens Mutual Casualty .....         | .....     | .....     | 323.        | 359.    | .....             | .....   | .....                 | .....    | 165.          | .....   |
| Maryland Casualty .....                  | .....     | .....     | .....       | .....   | .....             | .....   | .....                 | .....    | 7,280.        | 10,500. |
| Mercantile Insurance .....               | .....     | .....     | .....       | .....   | .....             | .....   | .....                 | .....    | 15.           | .....   |
| Merchants and Manufacturers .....        | .....     | .....     | .....       | .....   | .....             | .....   | .....                 | .....    | .....         | .....   |
| Merchants and Traders .....              | .....     | .....     | .....       | .....   | .....             | .....   | .....                 | .....    | .....         | .....   |
| Merchants Fire .....                     | .....     | .....     | .....       | .....   | .....             | .....   | .....                 | .....    | .....         | .....   |
| Merchants' Marine .....                  | .....     | .....     | .....       | .....   | .....             | .....   | .....                 | .....    | .....         | .....   |
| Mercury .....                            | .....     | .....     | .....       | .....   | .....             | .....   | .....                 | .....    | .....         | .....   |
| Metropolitan Casualty .....              | 3,668.    | 796.      | 10,017.     | 4,164.  | 2,514.            | 627.    | 362.                  | 435.     | 94.           | .....   |
| Michigan .....                           | .....     | .....     | .....       | .....   | 18.               | .....   | .....                 | .....    | 17.           | .....   |
| Millowners Mutual .....                  | .....     | .....     | .....       | .....   | 366.              | .....   | (336.)                | .....    | .....         | .....   |
| Milwaukee Insurance .....                | .....     | .....     | .....       | .....   | .....             | .....   | .....                 | .....    | .....         | .....   |
| Minneapolis Fire and Marine .....        | .....     | .....     | .....       | .....   | .....             | .....   | .....                 | .....    | .....         | .....   |
| Motor Union .....                        | .....     | .....     | .....       | .....   | 85,079.           | 39,859. | 27,061.               | 13,014.  | .....         | .....   |
| National-Ben Franklin .....              | .....     | .....     | .....       | .....   | (11.)             | 285.    | 3.                    | 48.      | .....         | .....   |
| National Fire and Casualty .....         | .....     | .....     | .....       | 70.     | .....             | .....   | .....                 | .....    | .....         | .....   |
| National Fire of Hartford .....          | .....     | .....     | .....       | 853.    | .....             | .....   | .....                 | .....    | .....         | .....   |
| National Provincial .....                | .....     | .....     | 2,021.      | .....   | 3,353.            | 836.    | 483.                  | 580.     | 24.           | .....   |
| New England .....                        | .....     | .....     | .....       | .....   | 1,189.            | 189.    | 142.                  | 475.     | (13.)         | (250.)  |
| New Hampshire .....                      | .....     | .....     | .....       | .....   | 1,433.            | 1,707.  | .....                 | .....    | .....         | .....   |
| New York Underwriters .....              | 381.      | .....     | 520.        | 111.    | 8,403.            | 5,079.  | .....                 | .....    | .....         | .....   |
| New Zealand .....                        | .....     | .....     | .....       | .....   | .....             | .....   | .....                 | .....    | .....         | .....   |
| Niagara .....                            | .....     | .....     | .....       | .....   | 99.               | 4,288.  | 609.                  | .....    | .....         | .....   |
| Non-Marine Underwriters at Lloyd's ..... | 10,905.   | 1,645.    | .....       | .....   | 26,511.           | 10,953. | 460,824.              | 145,478. | 113,684.      | 22,449. |
| North British .....                      | 569.      | 500.      | 889.        | 355.    | 2,552.            | 1,623.  | 3,909.                | 4,555.   | 1,920.        | 886.    |
| North Empire .....                       | .....     | .....     | .....       | .....   | 845.              | 253.    | 71.                   | .....    | 2.            | .....   |
| Northwestern Mutual .....                | 670.      | .....     | 1,005.      | 563.    | 1,646.            | 672.    | (20.)                 | 2,673.   | .....         | .....   |
| Northern Assurance .....                 | .....     | .....     | .....       | .....   | .....             | .....   | .....                 | .....    | .....         | .....   |
| North River .....                        | .....     | .....     | .....       | .....   | 2,761.            | 939.    | 1,758.                | 517.     | 2,731.        | 855.    |
| Northwest Casualty .....                 | 3,207.    | (404.)    | 1,918.      | 869.    | 18,906.           | 10,296. | 666.                  | .....    | .....         | .....   |
| Northwestern National .....              | .....     | .....     | .....       | .....   | .....             | .....   | .....                 | .....    | .....         | .....   |
| Norwich Union .....                      | 777.      | 50.       | 736.        | 41.     | 4,967.            | 823.    | 980.                  | 193.     | 966.          | 6.      |





## THEFT, PLATE GLASS, PERSONAL PROPERTY, INLAND TRANSPORTATION AND MISCELLANEOUS - (Continued)

| NAME OF COMPANY                 | Theft      |            | Plate Glass |            | Personal Property |            | Inland Transportation |            | Miscellaneous |            |
|---------------------------------|------------|------------|-------------|------------|-------------------|------------|-----------------------|------------|---------------|------------|
|                                 | Premiums   | Claims     | Premiums    | Claims     | Premiums          | Claims     | Premiums              | Claims     | Premiums      | Claims     |
| Sun Insurance .....             | \$ 2,766.  | \$ 791.    | \$ 1,039.   | \$ 348.    | \$ 3,704.         | \$ 3,408.  | \$ 292.               | \$ 96.     | \$ 282.       | \$ 4.      |
| Svea-Nornan .....               | 303.       | 384.       | 266.        | 66.        | 2,695.            | 1,804.     |                       |            |               |            |
| Switzerland General .....       |            |            |             |            | 261.              | 143.       |                       |            |               |            |
| Toronto General .....           | 1,726.     | 542.       | 1,020.      | 609.       | 5,265.            | 2,260.     | 13,493.               | 2,933.     | 192.          |            |
| Traders General .....           |            |            |             |            | 2,327.            |            |                       |            |               |            |
| Transcontinental .....          | 30.        | 527.       | 188.        | 25.        | 1,091.            | (757.)     |                       |            |               |            |
| Travelers Fire .....            |            |            |             |            | 3,702.            | 353.       | 88.                   |            | 5,736.        | 2,079.     |
| Travelers Indemnity .....       | 4,771.     | 370.       | 102.        | 160.       |                   |            |                       |            | 13,805.       | 12,909.    |
| Union Assurance .....           | 209.       | 38.        | 38.         |            | 2,713.            | 398.       |                       |            |               |            |
| Union of Canton .....           | 5,210.     | 6,460.     | 2,118.      | 1,112.     | 30,424.           | 7,052.     | 310.                  |            | 10,152.       | 1,827.     |
| Union Marine .....              | 401.       |            | 94.         | 26.        | 423.              | 102.       | 35.                   |            | 448.          | 160.       |
| United British .....            |            |            |             |            |                   |            |                       |            |               |            |
| United National Indemnity ..... | 195.       | 300.       | 288.        | 110.       | 1,229.            | 35.        | 5.                    |            |               |            |
| United States Fidelity .....    | 1,384.     | 1,364.     | 137.        | 86.        | 2,761.            | 939.       | 1,758.                | 517.       | 10,858.       | 12,132.    |
| United States Fire .....        |            |            |             |            |                   |            |                       |            | 2,657.        | (68.)      |
| United States Guarantee .....   |            |            |             |            |                   |            |                       |            |               |            |
| Wawanesa .....                  | 206.       | 125.       | 952.        | 462.       | 9,128.            | 764.       | 123.                  |            | 913.          | 702.       |
| Wellington .....                | 337.       | 143.       | 12.         |            | 5.                | 66.        |                       |            |               |            |
| Westchester .....               |            |            |             |            | 5,522.            | 1,878.     | 3,516.                | 1,033.     | 377.          | (1,070.)   |
| Western Assurance .....         | 596.       | 250.       | 797.        | (22.)      | 12,577.           | 4,932.     | 8,095.                | 2,279.     | 2,408.        | 1,516.     |
| Western Union .....             | 591.       | 378.       | 867.        | 367.       | 781.              | 279.       | 8,823.                | 1,067.     | 1,409.        | 364.       |
| Westminster .....               |            |            |             |            |                   |            |                       |            |               |            |
| World Auxiliary .....           |            |            |             |            | 127.              |            | 85.                   |            |               |            |
| World Fire and Marine .....     |            |            |             |            | 93.               |            |                       |            |               |            |
| World Marine and General .....  | 56.        |            |             |            |                   |            |                       |            |               |            |
| Yorkshire .....                 | 1,041.     | 237.       | 1,582.      | 591.       | 6,060.            | 5,132.     | 853.                  |            | 372.          |            |
| Zurich .....                    | 513.       | 918.       | (20.)       |            |                   |            |                       |            |               |            |
| Total .....                     | \$151,952. | \$ 69,290. | \$117,105.  | \$ 61,643. | \$1,351,743.      | \$671,219. | \$947,397.            | \$344,591. | \$535,468.    | \$488,566. |

**TABLE 19** ABSTRACT OF THE RETURNS OF COMPANIES  
TRANSACTIONING HAIL INSURANCE IN THE PROVINCE OF ALBERTA, 1953

| NAME OF COMPANY                    | Net Premiums<br>Written<br>And Earned | Net Claims,<br>Incurred | Ratio Net Claims<br>Incurred to Net<br>Premiums Earned<br>% |
|------------------------------------|---------------------------------------|-------------------------|---|
| Aetna Insurance                    | \$ 218,222.                           | \$ 245,590.             | 112.54  |
| American Alliance                  | 34,173.                               | 36,642.                 | 107.23  |
| Bee Hail                           | 28,162.                               | 20,703.                 | 73.51   |
| Citizens                           | 38,986.                               | 41,257.                 | 105.83  |
| Connecticut Fire                   | 16,555.                               | 21,736.                 | 131.29  |
| Continental Insurance              | 38,723.                               | 30,928.                 | 79.87   |
| Equitable Fire and Marine          | 3,311.                                | 4,347.                  | 131.29  |
| Fidelity-Phenix                    | 32,060.                               | 50,519.                 | 157.57  |
| Fireman's Fund                     | 39,126.                               | 38,889.                 | 99.39   |
| Great American Insurance           | 250,602.                              | 268,708.                | 107.22  |
| Halifax                            | 181,097.                              | 240,968.                | 133.06  |
| Home Insurance                     | 179,654.                              | 134,184.                | 74.69   |
| Insurance Company of North America | 36,038.                               | 44,282.                 | 122.90  |
| Minneapolis Fire and Marine        | 27,434.                               | 36,020.                 | 131.29  |
| New Hampshire                      | 11,825.                               | 15,526.                 | 131.29  |
| Phoenix of Hartford                | 5,335.                                | 9,292.                  | 174.17  |
| Providence Washington              | 183,574.                              | 227,683.                | 124.03  |
| Reliance of Canada                 | 24,698.                               | 21,379.                 | 86.55   |
| Sea                                | 29,563.                               | 38,814.                 | 131.29  |
| Springfield                        |                                       |                         |   |
| Transcontinental                   |                                       |                         |   |
| Westchester                        |                                       |                         |   |
| Total                              | \$1,379,138.                          | \$1,527,477.            | 110.75  |















